



KIISTONE
customer & trade working together

CUSTOMER USER GUIDE

HOW TO GET THE MOST FROM YOUR KIISTONE APP

TABLE OF CONTENTS

ACCOUNT SETUP

Login & Registration (pp. 3-7)

- [Creating an Account](#)
- [Completing Your Account Setup](#)
- [Registering a Bank Account](#)
- [Identity Checks](#)
- [KYC Documents](#)
- [Which Documents do I need to upload for KYC validation?](#)
- [How to upload KYC Documents](#)

Quotes (pp. 8-10)

- [How do I view a quote?](#)
- [Accepting or rejecting quotes](#)

Projects (pp. 11-24)

- [Understanding Project Cards](#)
- [Understanding The Project Dashboard](#)
- [Dashboard Icons](#)
- [Working Through Tasks](#)
- [Extras and Concessions](#)
- [Funding a Wallet](#)
- [Completing Tasks](#)
- [Accepting an Invoice](#)
- [Completing a Project](#)
- [Internal Wallet Transfers](#)

Creating a Bookmark (pp. 24-25)

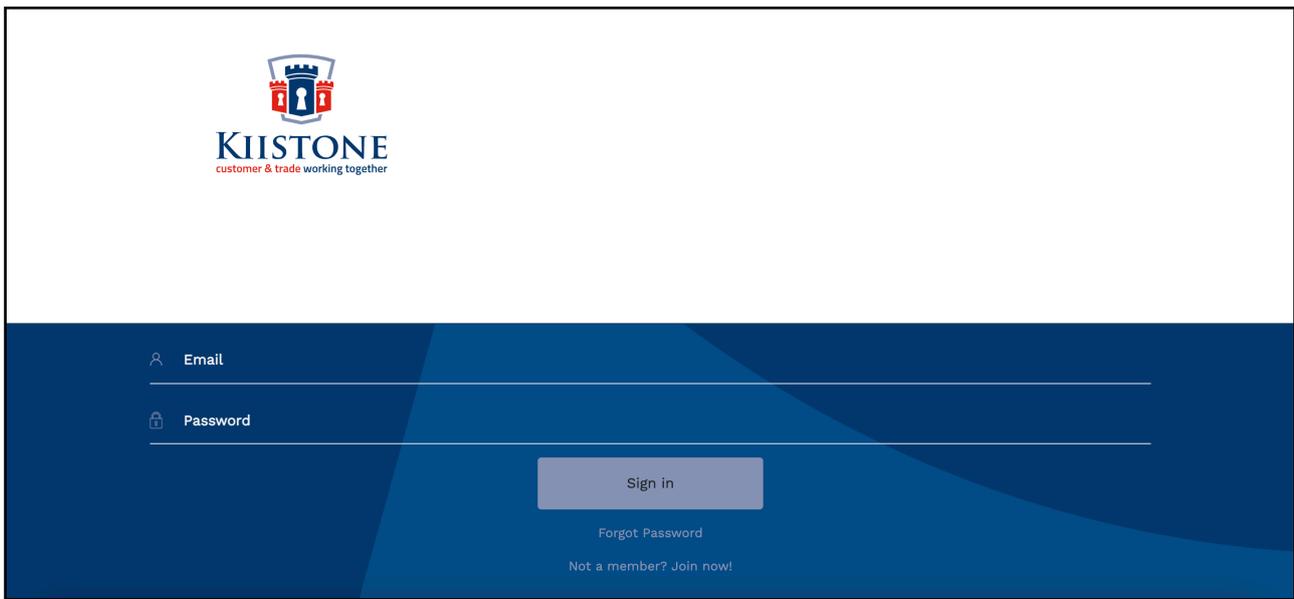
Dispute Resolution Process (p. 25)

Customer Transaction Fees (pp. 26-27)

LOGIN & REGISTRATION

Creating an account

To access the Kiistone app simply visit <https://kiistone.pro/> and click the 'Not a member? Join now!' link to register as a new member.

The image shows a screenshot of the Kiistone website's login and registration interface. At the top center is the Kiistone logo, which consists of a shield-shaped icon with a castle tower and a keyhole, with the text 'KIISTONE' in blue and 'customer & trade working together' in red below it. Below the logo, there are two input fields: 'Email' with a person icon and 'Password' with a lock icon. A blue 'Sign in' button is positioned below the password field. Underneath the button, there are two links: 'Forgot Password' and 'Not a member? Join now!'. The background of the form area is a dark blue gradient.

For the first step in the registration process you will be required to enter your Full Name, Email Address and create a secure password. You will also be required to select an account type: Trade or Customer. The registration process is different for each account type so please make sure you select the account type that is relevant to you as this cannot be changed at a later date.

Click 'Register' to continue the registration process.

On the following Customer Account page, you **MUST** complete all mandatory fields, read and accept the Terms and Conditions, and click the 'Update' button at the bottom of the screen to complete the customer app registration process.

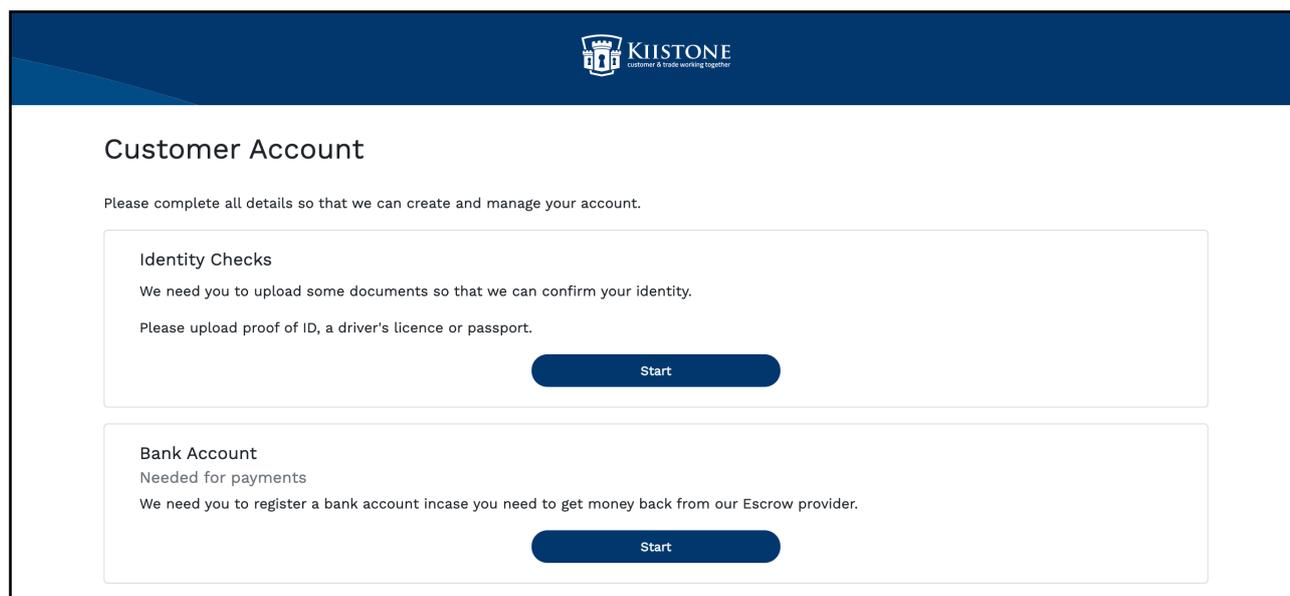
DO NOT refresh, close the page or click back in the browser window before clicking the 'Update' button as this will affect the registration process.

After you have completed the registration process you will be taken straight to the customer dashboard where you are free to explore the app.

Completing Your Account Setup

If you now return to your customer account page you will see that two new boxes have appeared at the top of the page: Identity Checks and Bank Account.

You must register a UK bank account in order for our Escrow provider to be able to process a withdrawal or refund into your account. This information is not saved by Kiistone. Account details are encrypted and sent directly to our secure Escrow provider.



The screenshot shows the 'Customer Account' setup page. At the top, there is a dark blue header with the Kiistone logo and tagline 'customer & trade working together'. Below the header, the page title 'Customer Account' is displayed. A message states: 'Please complete all details so that we can create and manage your account.' There are two main sections:

- Identity Checks:** A box containing the text: 'Identity Checks', 'We need you to upload some documents so that we can confirm your identity.', and 'Please upload proof of ID, a driver's licence or passport.' Below this text is a dark blue 'Start' button.
- Bank Account:** A box containing the text: 'Bank Account', 'Needed for payments', and 'We need you to register a bank account incase you need to get money back from our Escrow provider.' Below this text is a dark blue 'Start' button.

Registering a Bank Account

You must register a UK bank account in order for our Escrow provider to be able to process a withdrawal or refund into your account. This information is not saved by Kiistone. Account details are encrypted and sent directly to our secure Escrow provider.

Sort Code

Enter the 6-digit sort code for your bank account without spaces or dashes, e.g. 123456.

Account Number

Enter the 8-digit account number for your bank account without spaces or dashes, e.g. 12345678.

Click 'Save' to confirm.

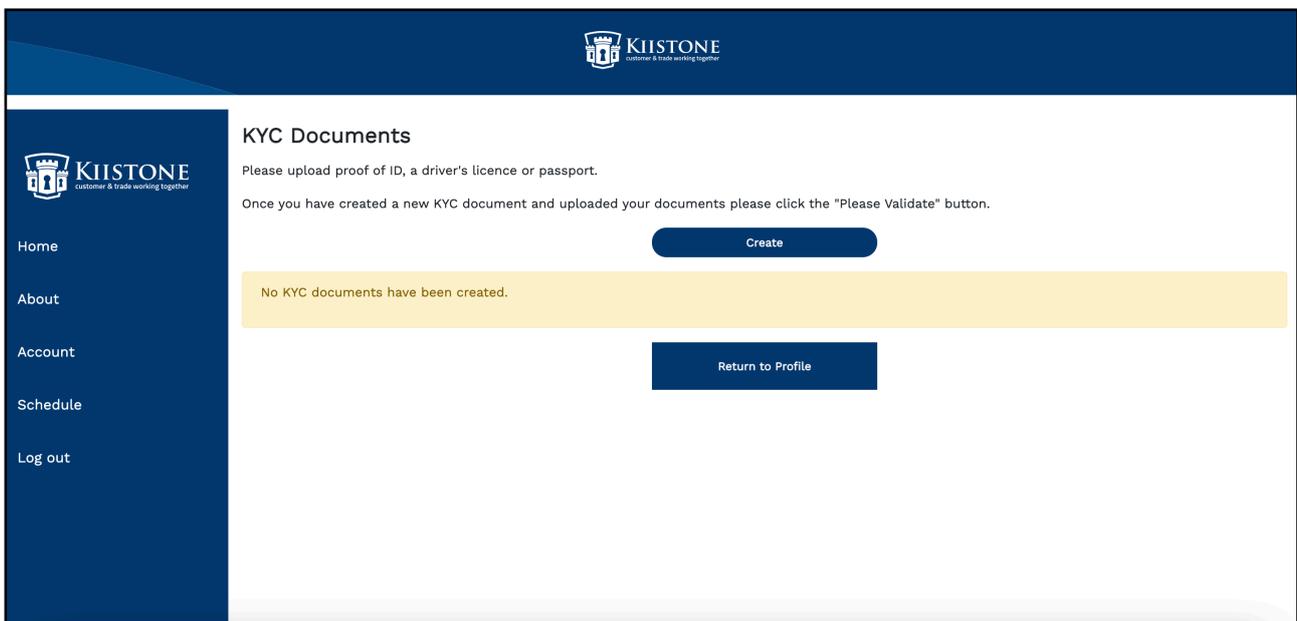
Identity Checks

Should Kiistone ever be required to process a refund or return any funds you have deposited into the app (i.e. surplus funds left in your account at the end of a project, etc), you will be required to upload some ID documentation in order for us to confirm your identity. The identity checking process (known as KYC) is part of European anti-money laundering regulation, known as AML, which requires institutions such as our Escrow provider to make sure that money transacting through their system has been acquired and distributed legally.

You will not be able to request a refund from your Kiistone account until your ID documents have been fully validated by our Escrow provider.

Please Note: As with bank account and password details, all information and documentation submitted via the Kiistone app is fully encrypted and sent directly to our secure Escrow provider.

This information is not saved by Kiistone and we do not see any of the information uploaded.

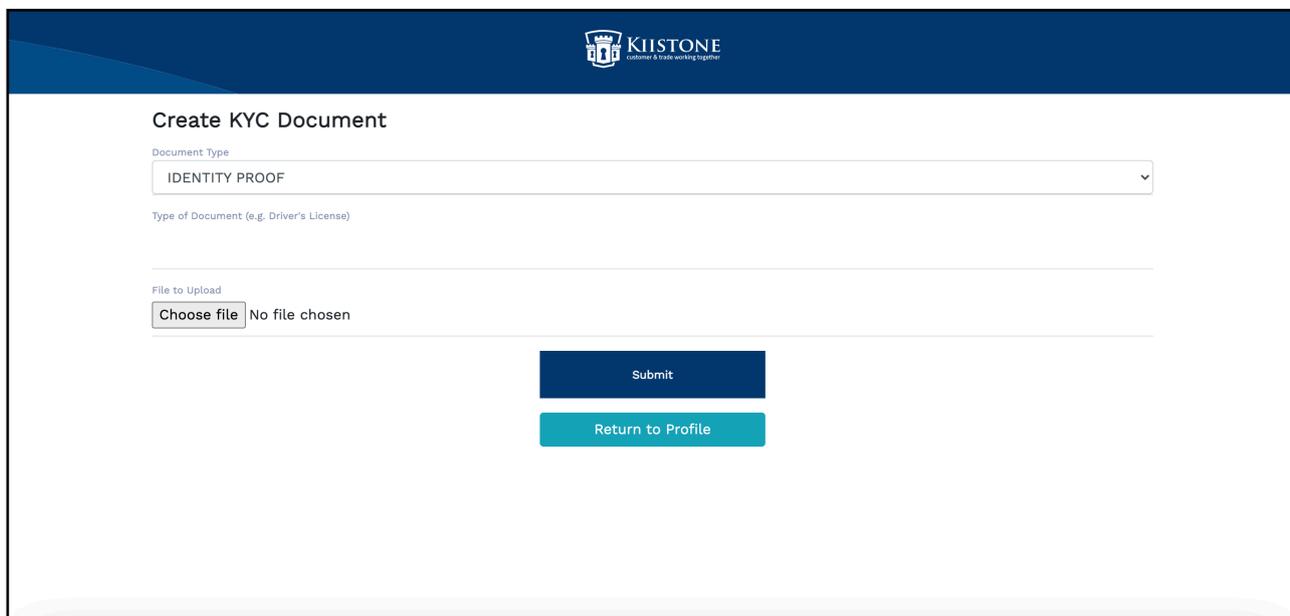


KYC Documents

KYC stands for Know Your Customer and is essential in the verification process of a Kiistone user. In the event that money needs to be refunded or withdrawn from your account, users must have full KYC validation - as validated by our Escrow provider - and have passed anti-money laundering regulation checks.

Documents are sent directly to our Escrow provider for validation and can take up to 48 working hours to be processed and validated.

Click 'Start' on your Customer Account screen and then the 'Create' button to begin the KYC upload process.



Which Documents do I need to upload for KYC validation?

All that a customer user is required to upload for KYC validation is a copy of a valid Passport or Driving License.

PLEASE NOTE: Documents/images must be in either PDF or JPEG format - with a maximum file size of 2mb per document/image - and must be clearly scanned or photographed with all information on the documents clear and fully readable. No information or parts of the document can be cut off or damaged in any way, otherwise documents will be refused and you will be required to re-upload the documents in an acceptable format.

If you are unsure about part of the app, or need help with the setup process, please contact our [support team](#) for help and further information. Alternatively you can use the Chat function on our website and view our FAQ guide.

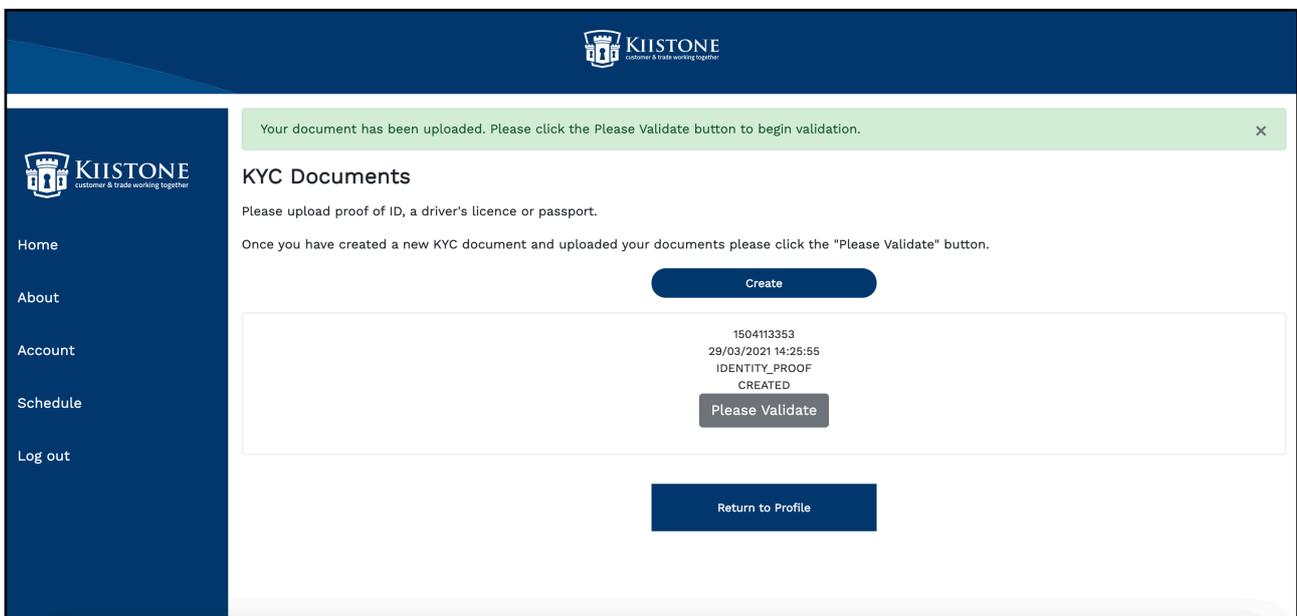
How to upload KYC Documents

Click the dropdown button on the Document Type field to select the document you wish to upload. You will then need to add a brief description of the document you are going to upload, i.e. passport or driving license for identity proof.

You can then click the 'Choose File' button to upload the relevant file.

Please make sure you have uploaded the correct document as outlined in the 'Document Type' and 'Type of Document' fields, otherwise your document may be refused.

Click 'Submit' and you will be taken back to the previous KYC Documents screen.



You will see that a KYC document has now been created from the document you uploaded, however you will now need to click the 'Please Validate' button to send that document off for validation by our Escrow provider.

Documents are sent directly to our Escrow provider for validation and can take up to 48 working hours to be processed and validated.

QUOTES

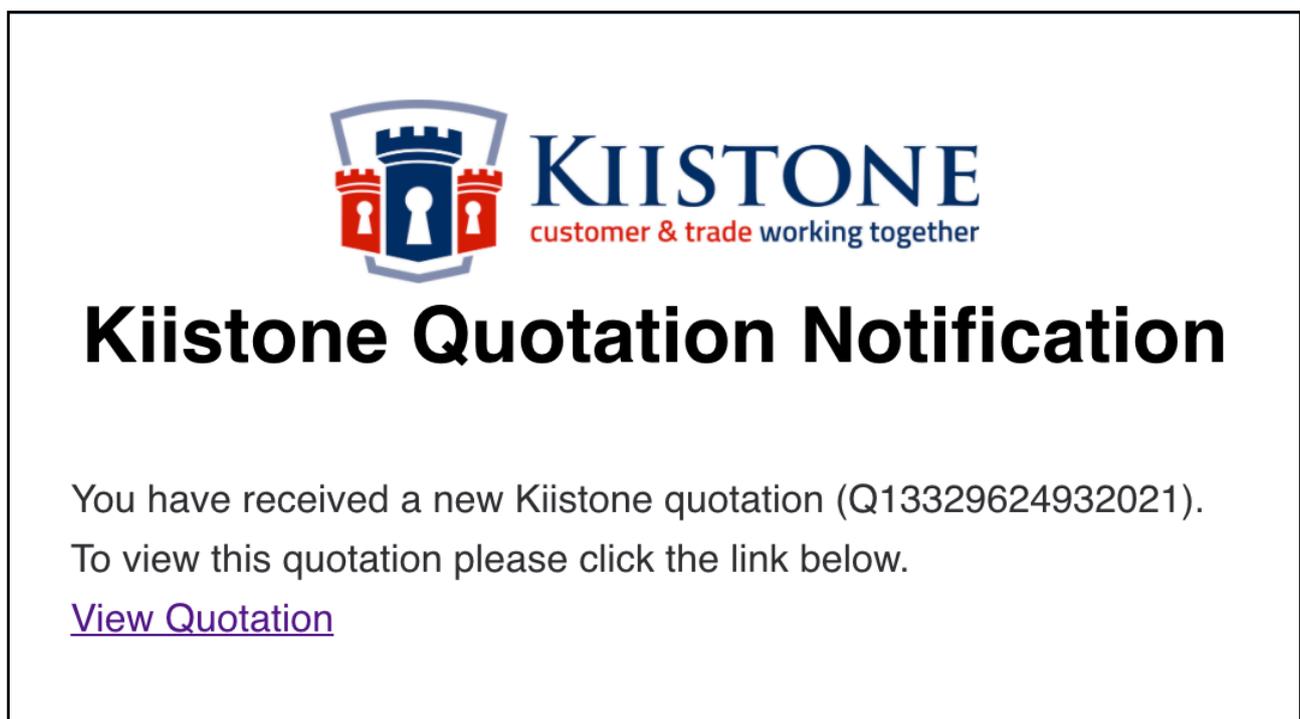
Every Kiistone project starts with a quote. Once you have partnered with a Kiistone registered tradesperson, they will be able to create a digital quote in their trade side of the Kiistone app.

As a customer, you will then receive an email notification when a quote has been sent to you for review. The email will be sent to the email address you use to login to the app.

Please check your junk/spam folder if the email does not arrive in your inbox.

How do I view a quote?

Your email notification will look like the one in the image below, though the quotation reference will be unique.



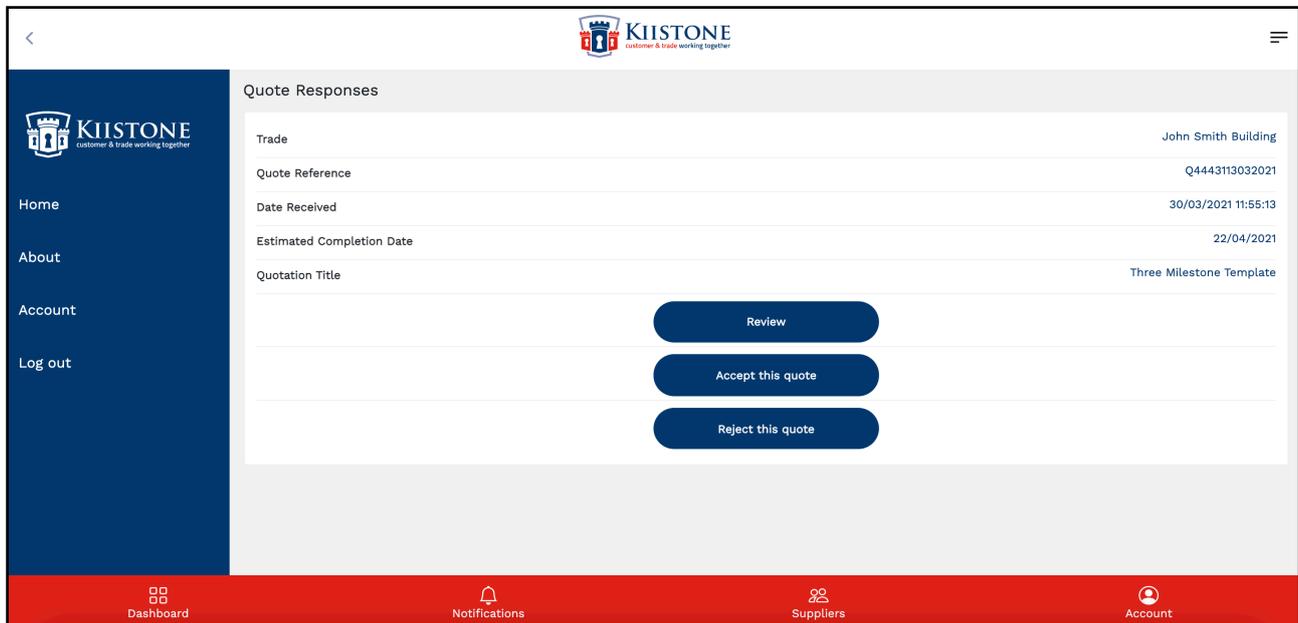
Click the 'View Quotation' button and login to the app using your Kiistone login details. If you have not previously registered then you will be required to do so before you can view a quote.

If the quote does not display automatically, you may need to re-click the 'View Quotation' button in the email once you have logged in.

Alternatively, you can copy the quote reference code and paste it into the 'Quote Reference Search' bar at the bottom of your customer dashboard.

Accepting or rejecting a quote

After clicking the quote link in the email or searching for the reference you will be taken to a 'Quote Responses' screen for you to review the quote, and accept or reject it.



If you have reviewed the quote and are happy with it, click the 'Accept this quote' button to accept the quote. Your tradesperson will be notified that you have accepted their quote.

Alternatively, you can reject the quote which will clear the quote from your 'Quote Responses' screen and notify the tradesperson that their quote has been rejected.

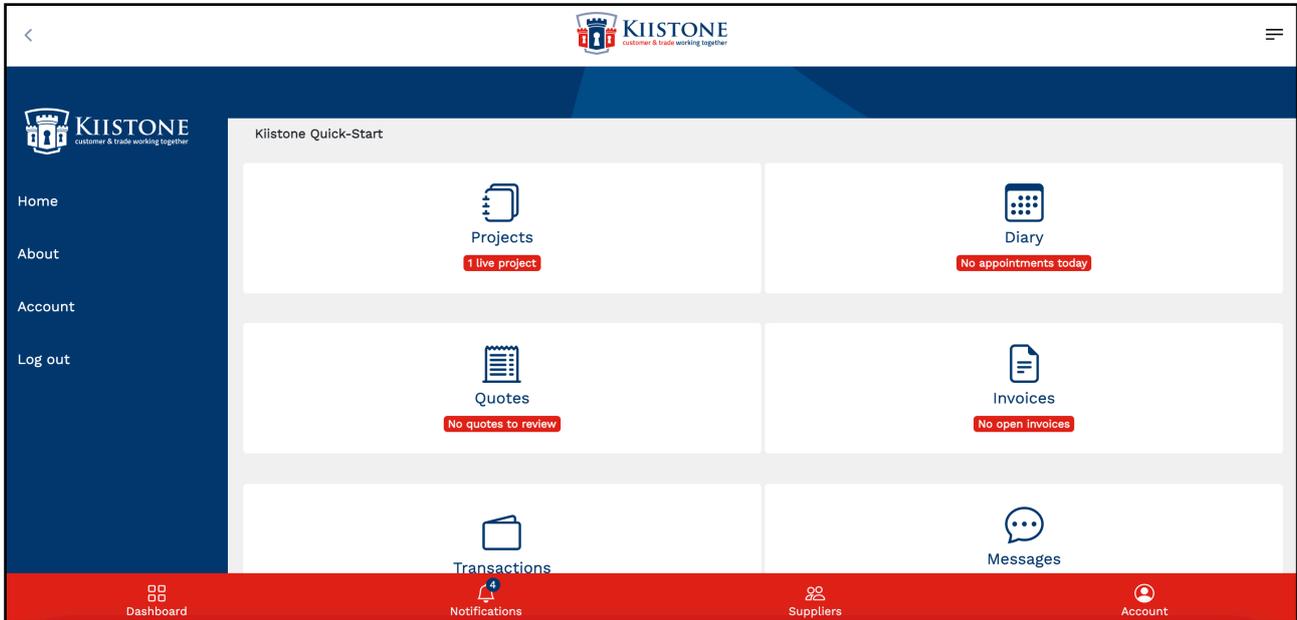
When you accept a quote, your tradesperson will then be required to confirm estimated start and end dates for each of the milestones outlined on the quote.

Once a tradesperson has proposed estimated start and end dates you will receive a notification asking you to approve or reject those dates.

If you are happy with those dates and click the accept button then a new project will automatically be created and you will be taken directly to the project dashboard to begin working through your project.

If you reject the proposed dates then your tradesperson will be notified and will be required to propose new dates. A project will not be created in the Kiistone app until you have accepted estimated start and end dates.

If you now return to your customer dashboard then you will see that the 'Projects' tab has been updated with a '1 Live Project' label underneath it, though of course this number will vary depending on how many live projects you have on the go at any one time.



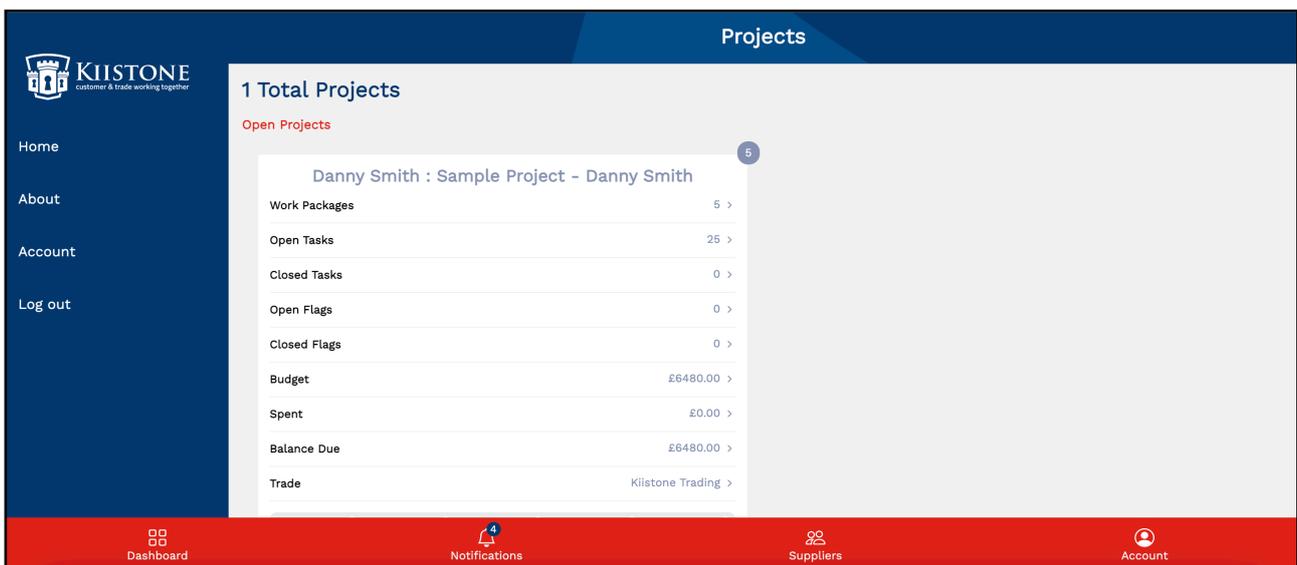
PROJECTS

It is now time to start working through your project in the Kiistone app. Go to the dashboard and click on 'Projects' to view your live project(s).

Understanding Project Cards

When you received the initial quote, it was broken down into milestones and line item details to help organise and structure the project.

That quote has now been converted into a project card (as seen below.) In the following section we will go into further detail about what the various project card labels mean and how to start working through your project.



Work Packages

The milestones outlined on the original quote have now been converted into Work Packages. A separate Work Package has automatically been created for each individual milestone. The figure shown on the project card is the total number of Work Packages (Milestones) that have been set out and agreed to within that overall project.

Tasks

The individual line item details within each milestone - as outlined on the original quote - have now been converted into Tasks. Open Tasks shows the total number of Tasks (line items) that

are currently outstanding for the overall project. Closed Tasks shows the total number of Tasks that your tradesperson has completed and that you have closed off.

Flags

Both you and your tradesperson can add a Work Package Flag at any time during the project to flag up any issues that may have arisen. This could be something simple that one party just wants the other to be aware of, or something more urgent that needs immediate attention. Open Flags shows the total number of Flags that have been raised for the overall project. Closed Flags shows the total number of Flags that have been completed and closed off.

Budget

The Budget calculates the total cost of the overall project, adding up the total value of each of the individual Work Packages within a project.

Spent

Spent calculates the total value of any funds that have been deposited into your customer wallet.

Balance Due

Balance calculates the total amount of money that is still to be paid to your tradesperson.

IMPORTANT: In the Kiistone app, customers transfer funds into digital e-wallets through our secure Escrow provider. The funds are then held safely until tasks have been closed off as agreed in the various Work Packages/Milestones. At any time you can see how much money you have paid into your customer wallet, and subsequently to your tradesperson following the payment of an invoice, by looking at each individual Work Package card via the Project Dashboard. When you are happy that work has been completed and have closed off all tasks for a particular work package, your tradesperson will then be able to raise an invoice within the app. You can then accept that invoice, at which point, funds will automatically be transferred from your own customer Escrow wallet into your tradesperson's Escrow wallet, ready for them to withdraw those funds.

If you are unsure about part of the app, need help with the setup process or would just like some guidance on what to do next, please contact our [support team](#) for further information.

Understanding The Project Dashboard

Click on the relevant Project Card to go to the Project Dashboard, which will provide you with a clear overview of all work packages, tasks, flags, etc, associated with that project.

The screenshot shows the Project Dashboard for 'Sample Project - Danny Smith'. The interface includes a top navigation bar with the Kiistone logo and a hamburger menu. A left sidebar contains navigation options: Home, About, Account, and Log out. The main content area features a top navigation bar with tabs: Project Dashboard (selected), Work Packages, Flags, Notifications, and Messages. Below the tabs, a summary section displays 'Planned Completion: 29/11/2021' with a green 'On Track' status, 'Total Value' of £6,480.00, and 'Invoiced' amount of £0.00. The 'Project Overview' section contains six cards: Work Packages (0 Complete, 5 Incomplete), Tasks (0 Complete, 25 Incomplete), Flags (0 Complete, 0 Open), Extras / Concessions, Notifications, and Messages. A bottom navigation bar includes icons for Dashboard, Notifications, Suppliers, and Account.

We will now take a closer look at what the various Project Dashboard tabs mean and how to start working through your project.

The screenshot shows the 'Work Packages' tab in the Project Dashboard. The left sidebar is visible with 'Account' and 'Log out' options. The main content area displays 'Work Packages' with a 'Deposit - £1,200.00' and '0% Complete' status. Below this is a 'Details' section with a table of project information:

Planned Start Date	04/10/2021
Planned Completion Date	11/10/2021
Open Tasks	2
Open Flags	0
Work Package Value	£1,200.00
Your Current Wallet Balance	£0.00
Tradesperson's Current Wallet Balance	£0.00

Below the details table is a 'Tasks' section with a 'Create' button. The bottom navigation bar includes icons for Dashboard, Notifications, Suppliers, and Account.

Work Packages

Click on the Work Packages tab to open up a list of all the work packages/milestones associated with your project. This will give you an overview of the project details as well as a list of all the tasks associated with that particular package.

Tasks

Open Tasks shows the total number of Tasks (line items) that are currently outstanding for that particular Work Package, as outlined in the quote.

Flags

Both you and your tradesperson can add a Flag at any time during the project to flag up any issues that may have arisen whilst working through a particular Work Package. Open Flags shows the total number of Flags that have been raised for that particular Work Package.

Work Package Value

Work Package Value indicates the total cost of that Work Package, including any VAT outlined on the original quote. On the original quote your tradesperson set specific values for each milestone. That is the figure displayed for this field.

Your Current Wallet Balance

Your Current Wallet Balance indicates how much money you have funded into a particular Work Package Wallet at any one time.

We advise that you fund your Work Package Wallet as soon as possible to give your tradesperson peace of mind that money has been safely stored with our Escrow provider and that they can begin to work through each task safe in the knowledge that both parties are protected financially.

Tradesperson's Current Wallet Balance

Tradesperson's Current Wallet Balance indicates how much money has been paid out into your tradesperson's wallet following an accepted invoice.

Once all tasks and flags for a particular work package have been closed off, your tradesperson will be able to raise an invoice within the app. You can then accept that invoice which will automatically transfer funds from your from their Escrow wallet into your own Escrow wallet.

Dashboard Icons

1. Project Dashboard

The Dashboard shows an overview of all open and completed tasks and flags, notification, extras requiring approval, and the planned completion date for the overall project.

2. Work Packages

Work Packages shows a list of all the work packages/milestones associated with your project. Click on a work package to view a list of the tasks associated with that work package. Within the 'Tasks' list you can use the 'Create' button to add new tasks during the course of a work package, including adding in any extras or concessions that should arise during that stage of the project.

See **Extras & Concessions** for more information.

3. Flags

The Flags tab highlights any flags that have been raised by either party during the course of that particular work package.

4. Notifications

The Notifications tab outlines any notifications that are specific to that project, i.e. a tradesperson has raised a new flag, or a tradesperson has raised an invoice, etc.

5. Messages

The Messaging tab allows you to communicate with your tradesperson in real-time via the app's in-built communications feature. Message feeds are specific to each particular package and not the overall project in order to help keep communications clear and to ease with accessing old messages for review at a later date.

Working Through Tasks

From the Project Dashboard, click on the Tasks tab to view the individual work packages and the tasks associated with those particular work packages. You can click the individual task to view the task description and any additional information that was outlined on the original quote.

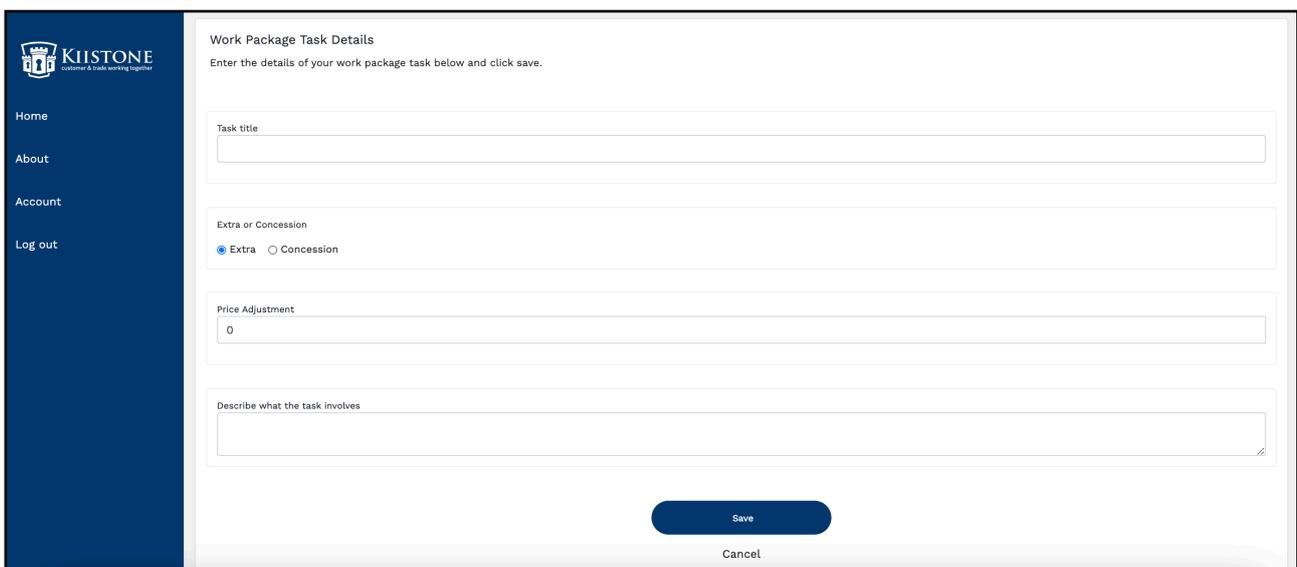
You will notice a circular icon next to each task. A task currently in progress or awaiting completion will be shown as a half white and half blue circle. When a task has been completed and closed off it will show as a completed blue circle.

The Tasks tab is key to managing your project effectively. We advise tradespeople to break down their quote milestones clearly and add as many line item details (tasks) as possible for that milestone to help you better understand each stage of the process. If you do not feel a quote has been broken down clearly enough or you would like further information about each project milestone, then please speak to your tradesperson when you receive their initial quote, and before you accept a quote.

Remember, your tradesperson can only raise an invoice and request a payment once all tasks and flags for a particular work package have been closed off by you as the customer.

Extras & Concessions

At any time during a project you can use the Extras and Concessions functions to update and add in any additional tasks that come to light during a work package/project milestone.



The screenshot shows a web interface for adding task details. On the left is a dark blue sidebar with the Kiistone logo and navigation links: Home, About, Account, and Log out. The main content area is titled 'Work Package Task Details' and includes the instruction 'Enter the details of your work package task below and click save.' The form contains the following fields:

- Task title:** A text input field.
- Extra or Concession:** Radio buttons for 'Extra' (selected) and 'Concession'.
- Price Adjustment:** A text input field containing the value '0'.
- Describe what the task involves:** A large text area for a detailed description.

At the bottom of the form are two buttons: a prominent blue 'Save' button and a smaller 'Cancel' button below it.

Extras refer to tasks that will incur an additional cost, i.e. if you request further work to be done on top of anything that has already been agreed to in the quote. Concessions refer to tasks that will lead to a reduction in costs, or to be done complimentary by the tradesperson at zero cost, i.e. you no longer requires a certain task to be done, or the tradesperson causes damage to something that needs repair.

Extras and Concessions can be used to amend the overall value of a work package as a project progresses.

On the project dashboard, go to the relevant work package and click the 'Create' button to add a new task. Enter a Task Title, select 'Extra' or 'Concession', set a price for the new task and add in a description of what the task will involve.

In the 'Price Adjustment' field, enter a value for the Extra or Concession. An Extra will add that value on to the total Work Package cost and a Concession will subtract that value from the total Work Package cost.

Click 'Save' to add the new task to your tasks list.

Please Note: When one party adds an additional task or flag to the work package, the other party will receive a notification asking them to accept or reject the added extra or concession.

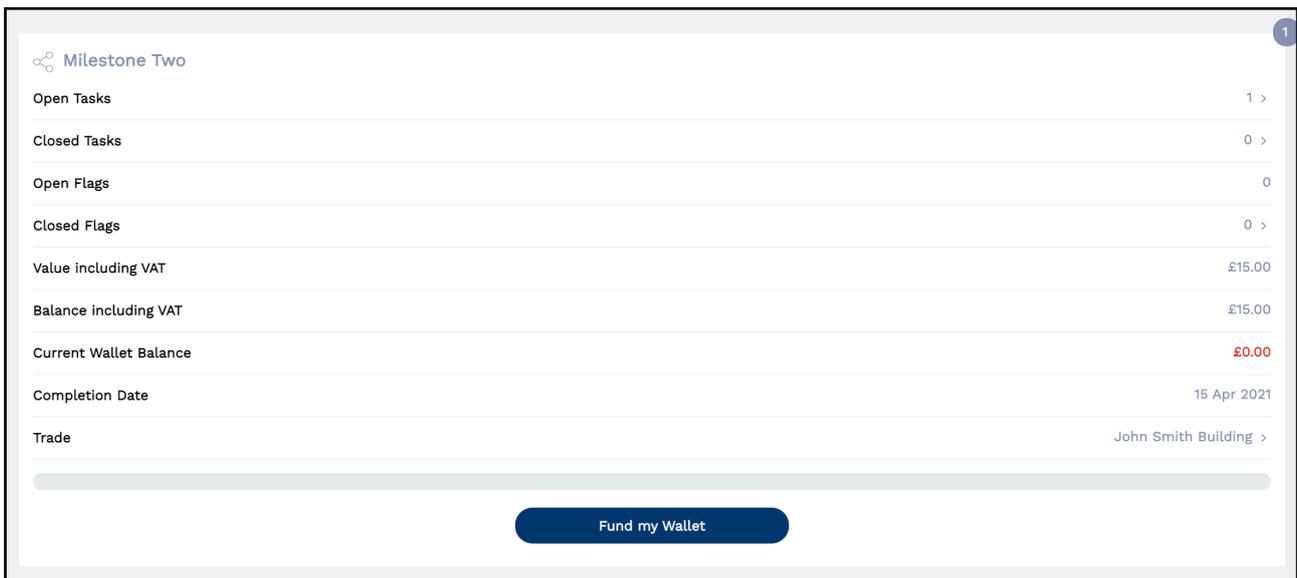
Once an extra or concession has been accepted, you will see that the new task has been added to that work package. The overall cost of that work package (and subsequently the project) will have been updated on the project and work package cards to reflect the added extra or concession.

Funding a Wallet

The first thing you as a customer will be required to do once your project has been created is to fund your first work package wallet(s). We encourage all Kiistone customers to fund their work package wallets as soon as possible in order for their respective trades to begin working through a project safe in the knowledge that funds have been deposited securely with our neutral Escrow provider.

Your tradesperson may also require a deposit before any work can be undertaken in order to buy materials and secure the job. If that is the case then it will be clearly outlined on the quote - probably as the first milestone outlined on the quote.

Remember your tradesperson will not be able to access any funds until all tasks for a particular work package have been closed off by you as the customer. The tradesperson will then be able to raise an invoice for that completed work package for you to review and accept. Once an invoice has been accepted, funds will automatically be transferred from you customer Escrow wallet to their trade Escrow wallet, ready for them to withdraw.

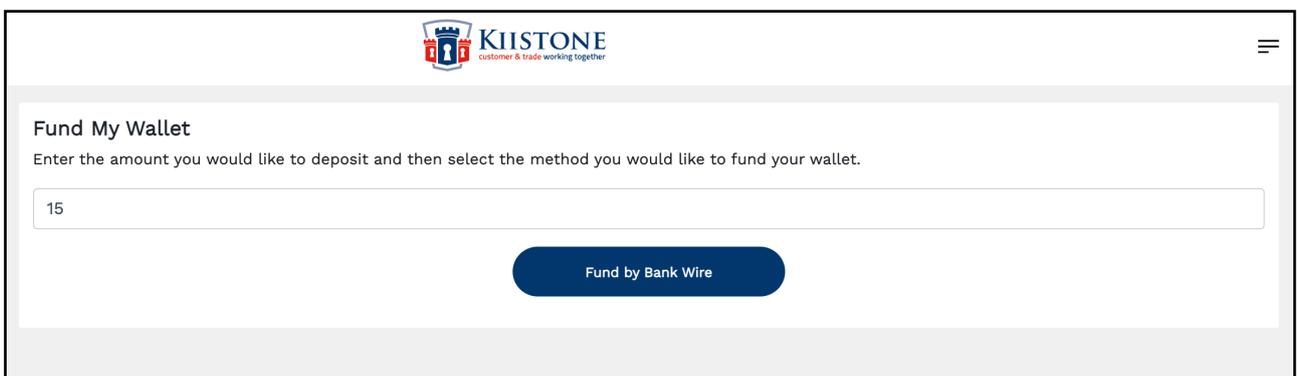


Milestone Two	
Open Tasks	1 >
Closed Tasks	0 >
Open Flags	0
Closed Flags	0 >
Value including VAT	£15.00
Balance including VAT	£15.00
Current Wallet Balance	£0.00
Completion Date	15 Apr 2021
Trade	John Smith Building >

Fund my Wallet

To fund a work package wallet, go to the relevant work package card and click the 'Fund my Wallet' button to begin the process.

On the following screen you will be asked to enter the amount you would like to deposit. This can be either the total value of the relevant work package, or a portion of that work package if you wish to fund the wallet in stages or using different payment accounts.



KIISTONE
customer & trade working together

Fund My Wallet

Enter the amount you would like to deposit and then select the method you would like to fund your wallet.

Fund by Bank Wire

Enter the value and click the 'Fund by Bank Wire' button.

Clicking that button will then generate a Bank Wire Information screen. You will then be required to go into your online banking account and make a Bank Wire transfer using the information generated on the Bank Wire Information screen.

Bank Wire Information

To make this payment, please go to your online banking platform and make a bank transfer using the following Bank Wire details:

Transfer Amount: £2,030.00

You are moving £2,000.00 into your wallet plus a £30.00 transaction fee.

Reference: MG7ubd7skd

Sort Code: 200000

Account Number: 93863484

Account Owner: MANGOPAY SA

Account Address: Barclays, 1 CHURCHILL PLACE, LE87 2BB, Leicester, UK

[Home](#)

You will be required to transfer the total value outlined next to the Transfer Amount heading, which will include the value you entered on the 'Fund My Wallet' page along with the transaction fee added to that particular transaction.

For more information please see [Customer Transaction Fees](#).

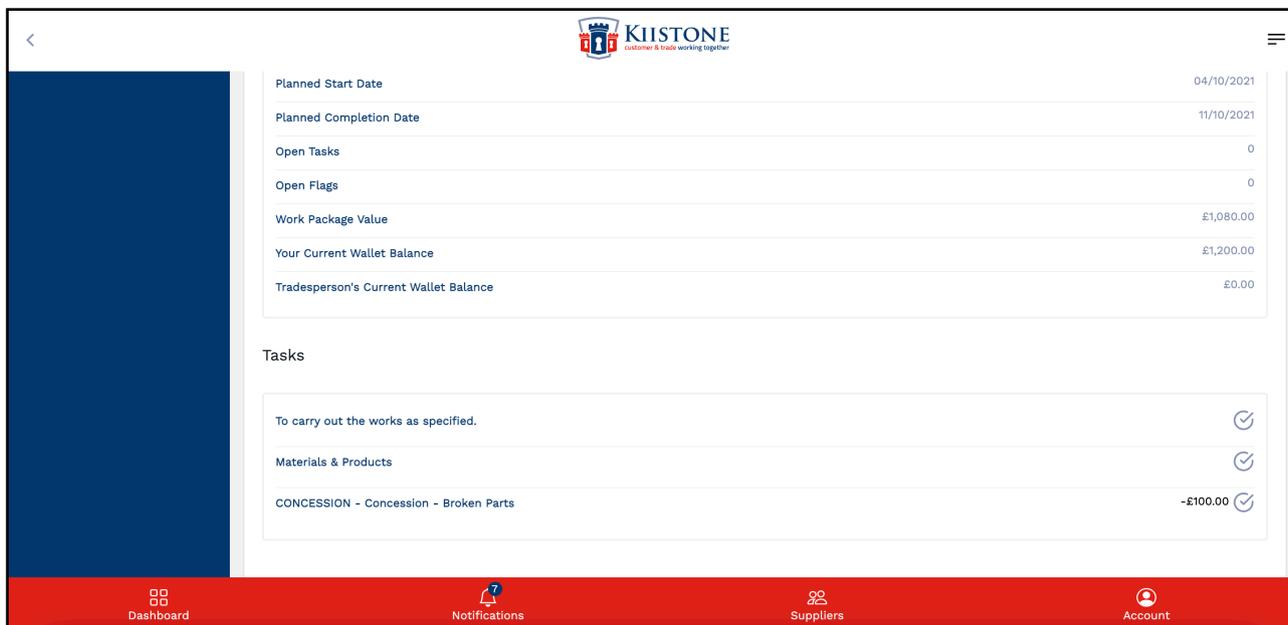
Please Note: A number of transactions within the Escrow process journey are subject to anti-laundering and financial compliance protocols. As such, payments made into Kiistone by customers, and payments out of the Kiistone app, to either trades or customers, are normally processed within a 24-hour window, subject to normal bank working hours. For example, a payment made on a normal working week day will be credited into your Kiistone wallet within a 24-hour window. Payments made late on a Friday may only be received and processed the next working day, which would be Monday.

Completing Tasks

Once your work package wallet has been funded and your tradesperson has begun working through that work package, the next thing for you as the customer to do is monitor project

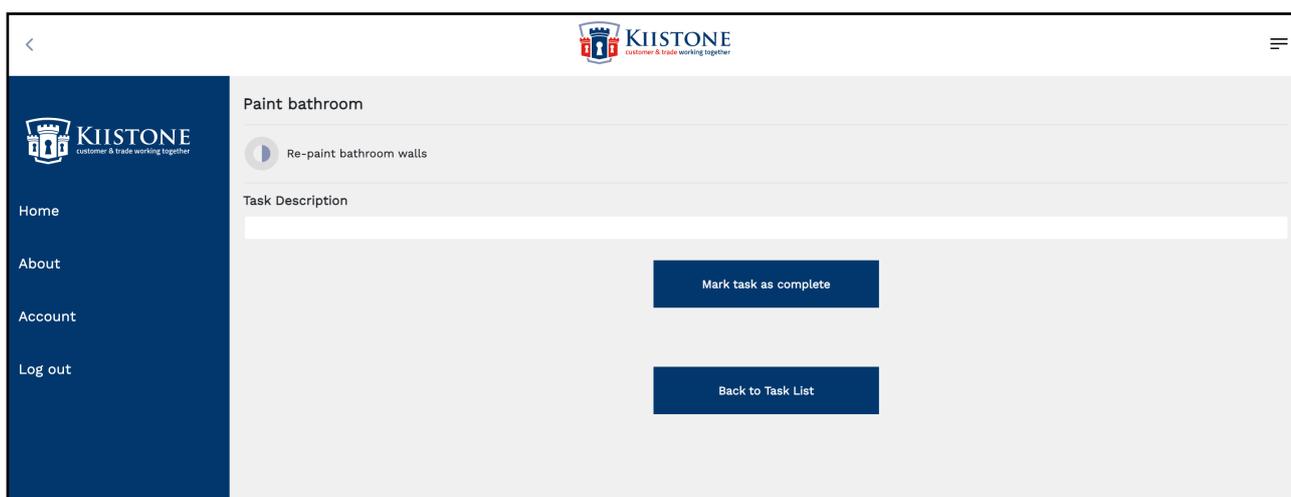
progress - using the work package tasks as a guide - and mark tasks as complete once the work has been done to a satisfactory level.

Once all the tasks in a work package have been completed and closed off then that work package will show as 100% complete.



Go to the Tasks tab within the work package dashboard to view a list of the tasks associated with the current work package.

Click on the task to view more information and any description your tradesperson may have added when creating their original quote.

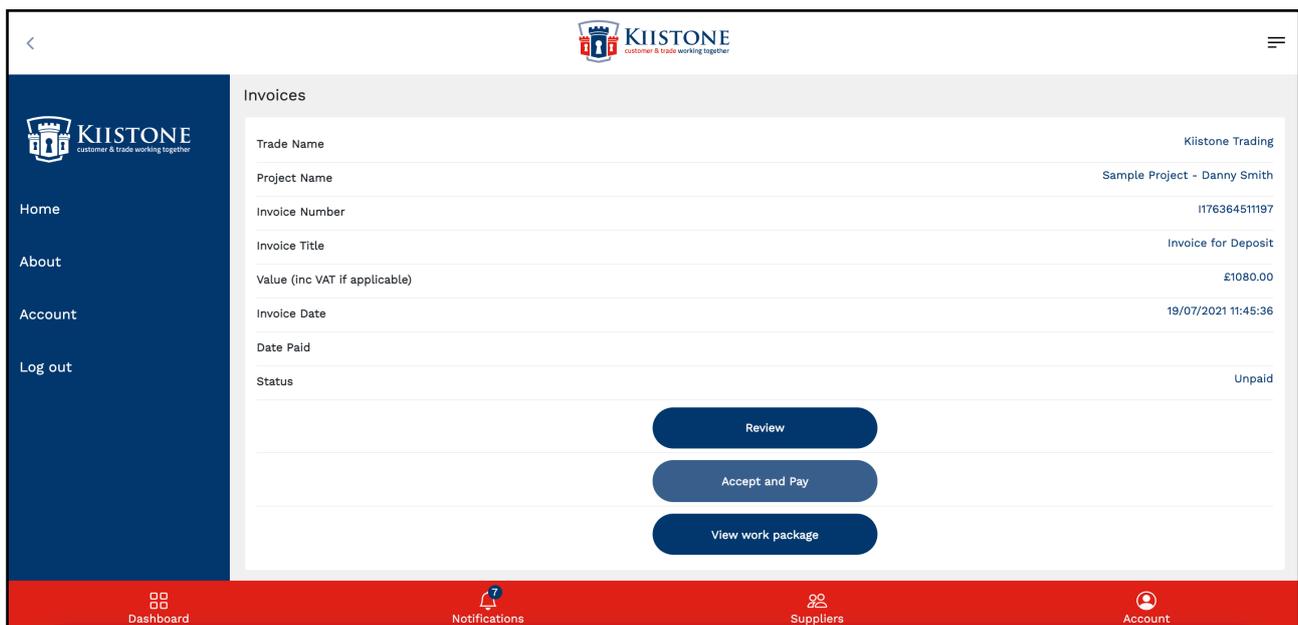


Click the 'Mark task as complete' button to close off that particular task. If you now go back to the work package dashboard, or view the project card, you will see that the progress bar has been updated to reflect the current progress of that work package and the project in general,

and the 'Open Tasks' and 'Closed Tasks' headings will have been updated to reflect that recently closed task.

Accepting an Invoice

Once all the tasks for that work package have been closed off, your tradesperson will then be able to raise an invoice against that particular work package. You will receive a notification when an invoice has been raised and you will see there is an open invoice under the 'Invoices' tab on the dashboard. Click the 'Invoices' tab to view any open invoices.



'Review' the invoice to ensure you are happy with it, and then click the 'Accept' button to pay the invoice. If you have not yet funded your wallet, or only partially funded your wallet, you will not yet be able to accept the invoice, as seen on the screenshot above. You will now be required to fully fund the work package using a Bank Wire transfer, which can take up to 24 working hours to process and display in your Kiistone account and may cause delays to your project.

Please be aware that your tradesperson may not wish to begin work on your project until your customer wallet has been fully funded for a particular work package and they have the peace of mind that funds are safely held in Escrow.

If your customer wallet for that particular work package has been fully funded then you will simply be able to 'Accept' that invoice and pay your tradesperson for the work they have done so far. At that point, any funds held in your customer wallet will be automatically transferred to your tradesperson's wallet by our neutral Escrow provider.

Once an invoice has been accepted, the project and work package cards will update to reflect any funds that have been paid out. To Print a copy of an invoice for your records, simply head to the 'Invoices' tab on your dashboard, click the 'Review' button to review the relevant invoice, and then click the 'Print' button at the top of the page to print a copy of that invoice.

Completing a Project

Once an invoice has been raised then that particular work package will be considered complete, meaning that no changes or amends can be made to that work package. You're tradesperson can then move on to the next work package/milestone with the peace of mind that they have been paid for the previous work and that you as a customer are happy with the work that has been done to date.

Please be aware that a number of transactions within the Kiistone process journey are subject to anti-laundering and financial compliance protocols. As such, payments made into Kiistone by customers, and payments out of the Kiistone app, to either trades or customers, are normally processed within a 24-hour window, subject to normal bank working hours. For example, a payment made on a normal working week day will be credited into your Kiistone wallet within a 24-hour window. Payments made late on a Friday may only be received and processed the next working day, which would be Monday.

Internal Wallet Transfers

For various different reasons, a customer user could potentially have surplus funds left in their wallet at the end of a work package.

This could be due to the fact that extras and/or concessions have been used to alter the value of a work package; unforeseen circumstances such as illness or a delay in sourcing materials has forced your tradesperson to pause work on one work package and add any outstanding tasks onto a later work package; or you have mutually agreed that the work will not cost as much as your tradesperson initially quoted.

In cases such as those outlined above, you as a customer have the option to transfer those surplus funds into another work package wallet later in the project. As with everything in the Kiistone app, nothing is done without consent from both parties, and your tradesperson will receive a notification to accept or reject a wallet transfer should you request to transfer any funds.

Please note: Funds cannot be transferred into a complete work package. If a work package has been completed then any surplus funds can only be transferred out of that completed work package wallet.

The screenshot shows the Kiistone web application interface. At the top, the Kiistone logo and tagline 'customer & trade working together' are visible. The main content area displays a work package summary for a 'Deposit - £1,080.00' which is '100% Complete'. A blue 'Transfer' button is located in the top right corner of the details section. The details section contains a table with the following information:

Planned Start Date	04/10/2021
Planned Completion Date	11/10/2021
Open Tasks	0
Open Flags	0
Work Package Value	£1,080.00
Your Current Wallet Balance	£120.00
Tradesperson's Current Wallet Balance	£1,080.00

Below the details section, there is a 'Tasks' section with a text input field containing 'To carry out the works as specified.' and a refresh icon. The bottom navigation bar includes links for 'Log out', 'Notifications', 'Suppliers', and 'Account'.

On the above image you can see the work package is 100% complete and money has been transferred across to your tradesperson's wallet following an accepted invoice, however there is still £120.00 stuck in that wallet. To make a wallet transfer, simply go to the relevant work package and click the blue 'Transfer' button.

The screenshot shows the 'Create Transfer' screen in the Kiistone web application. The page title is 'Create Transfer' and the instruction is 'Please select the work packages you wish to transfer from/to and the amount to transfer.' The form contains the following fields:

- 'From Work Package': A dropdown menu with 'Deposit' selected.
- 'To Work Package': A dropdown menu with 'Please Select' selected.
- 'Amount': A text input field with '0' entered.
- 'Reason for Transfer': A text area for providing a reason for the transfer.

At the bottom of the form, there is a blue 'Confirm' button and a 'Back to Dashboard' link.

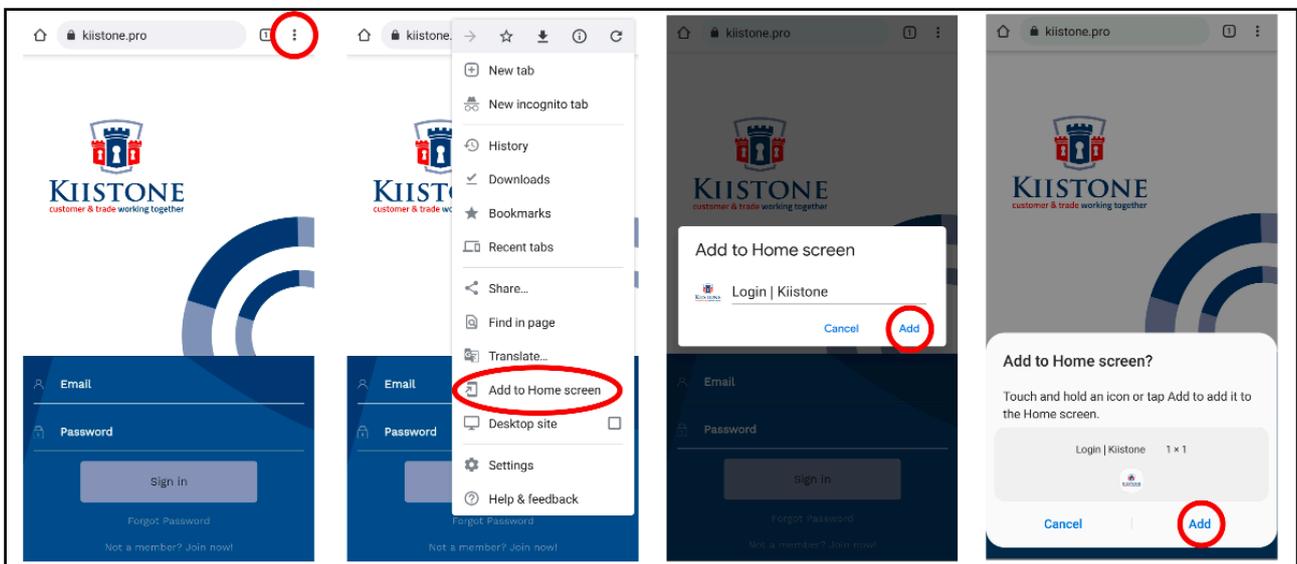
On the 'Create Transfer' screen, select the relevant work packages you are transferring from and to - remember that funds cannot be transferred into a complete work package, only out - select the amount you would like to transfer across, and enter a reason for the transfer.

Click 'Confirm' to request the transfer.

Once the Work Package transfer has been requested, your tradesperson will be notified and required to approve or reject the transfer.

Creating a Bookmark for your Mobile Phone or Tablet

The Kiistone app is a web app, meaning it cannot be download from your phone's app store. You must access the app via <https://kiistone.pro/>. However, this means that the app can be used across all digital devices, i.e. laptops and tablets, as well as your mobile devices. If you would like to add the app icon to your phone's home screen please follow the steps below. Please do note that all browsers are different so the process may differ slightly for each.

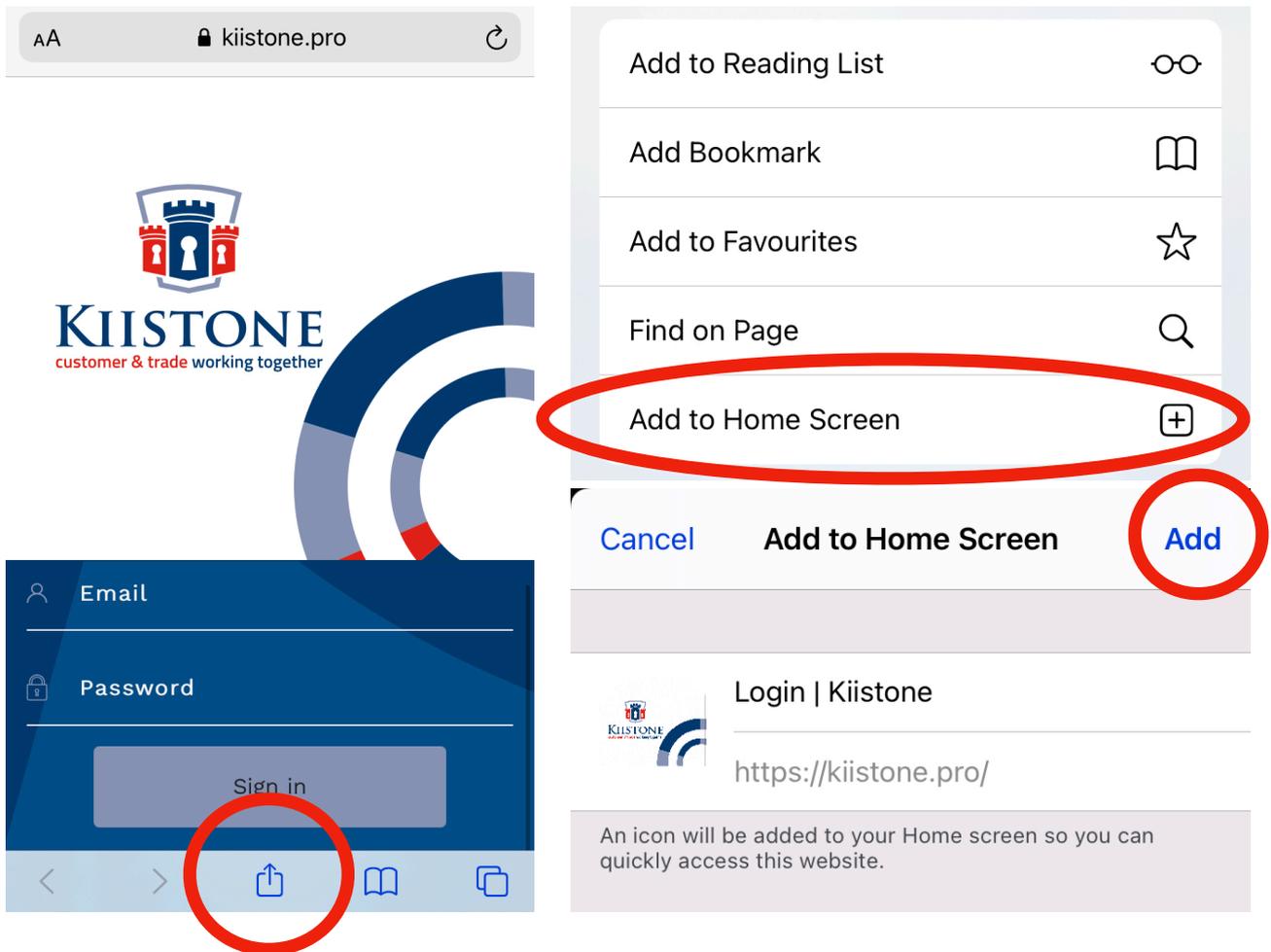


For Android: (see images above)

1. Go to <https://kiistone.pro/> and click the three dots in the top right corner
2. Click 'Add to Home Screen' from the menu
3. Click 'Add' again. This is where you can change the name of the bookmark if you so wish.
4. Click 'Add' again. This will now create a quick bookmark which can be accessed via your phone's home screen.

For iPhone/iPad: (see images below)

1. Click the upload button as circled above



2. Click 'Add to Home Screen' from the menu

3. Customise the name of the shortcut/bookmark (if you wish) and click the 'Add' button to add a shortcut icon to your mobile phone home screen.

Dispute Resolution Process

We understand that there are a number of different factors that may affect progress during the course of any given project. These are often due to unforeseen circumstances or circumstances out of the control of either party, however disagreements or breakdowns in communication, for example, could also be contributing factors.

For more information on this, and the best way to resolve a dispute, please [Click Here](#) to download our **Dispute Resolution Process** document.

Customer Transaction Fees

Our Escrow provider charges a transaction fee to store and protect your money safely in a neutral banking facility and therefore we will charge you a transaction fee each time you fund your wallet with a bank wire payment, as outlined in the '**Funding A Wallet**' section earlier.

The fees you will incur are detailed below:

Payments between £0.00 - £499.99 = £10.00 Transaction Fee (incl. VAT)

Payments between £500.00 - £999.99 = £20.00 Transaction Fee (incl. VAT)

Payments between £1,000.00 - £2,499.99 = £30.00 Transaction Fee (incl. VAT)

Payments between £2,500.00 - £4,999.99 = £50.00 Transaction Fee (incl. VAT)

Payments between £5,000.0 - £7,499.99 = £75.00 Transaction Fee (incl. VAT)

Payments between £7,500.00 - £9,999.99 = £85.00 Transaction Fee (incl. VAT)

Payments between £10,000.00 - £14,999.99 = £100.00 Transaction Fee (incl. VAT)

Payments between £15,000.00 - £19,999.99 = £150.00 Transaction Fee (incl. VAT)

Payments between £20,000.00 - £29,999.99 = £200.00 Transaction Fee (incl. VAT)

Payments between £30,000.00 - £49,999.99 = £300.00 Transaction Fee (incl. VAT)

Payments between £50,000.00 - £74,999.99 = £500.00 Transaction Fee (incl. VAT)

Payments between £75,000.00 - £99,999.99 = £750.00 Transaction Fee (incl. VAT)

Payments between £100,000.00 - £124,999.99 = £1,000.00 Transaction Fee (incl. VAT)

Payments between £125,000.00 - £149,999.99 = £1,250.00 Transaction Fee (incl. VAT)

Payments between £150,000.00 - £174,999.99 = £1,500.00 Transaction Fee (incl. VAT)

Payments between £175,000.00 - £199,999.99 = £1,750.00 Transaction Fee (incl. VAT)

Payments between £200,000.00 - £224,999.99 = £2,000.00 Transaction Fee (incl. VAT)

Payments between £225,000.00 - £249,999.99 = £2,250.00 Transaction Fee (incl. VAT)

Payments between £250,000.00 + = Please Contact Us for single payments of over £250,000.00

Please Note: All transaction fees are non refundable.

Transactions

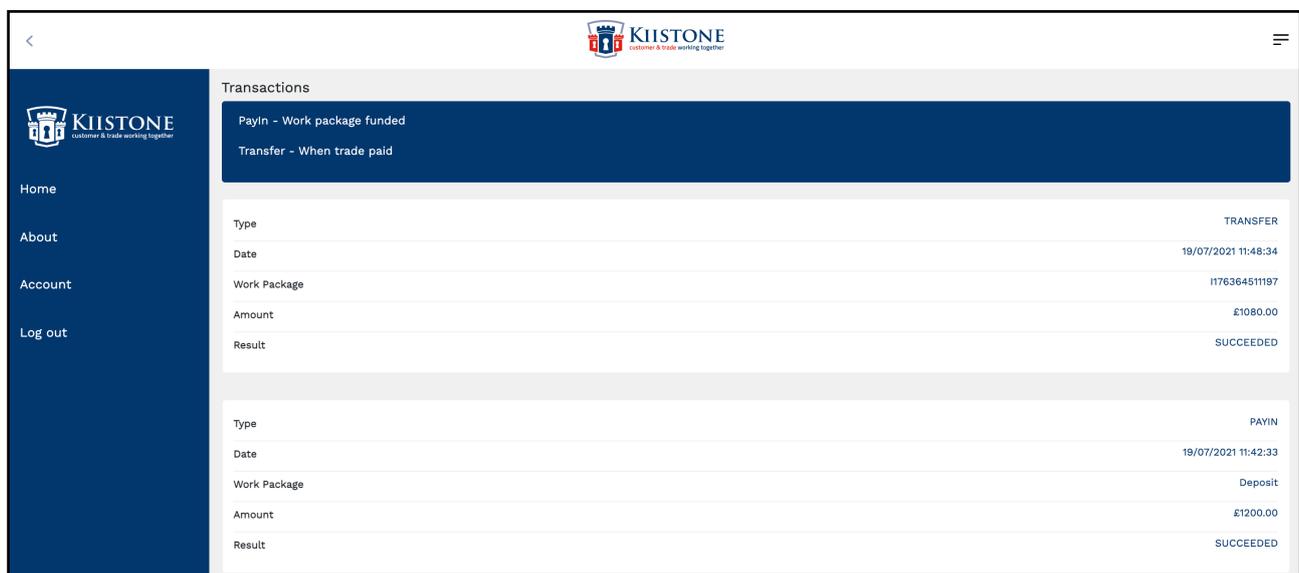
At any time you can view a full list of any transactions that have taken place by visiting the 'Transactions' tab on your customer dashboard.

As seen on the screenshot below, the 'Transactions' page outlines any money that has been funded into a work package wallet and any money that has been transferred to a tradesperson following an accepted invoice.

The 'Type' of transactions displayed are:

PAYIN - This refers to money that has been funded into a work package wallet via Bank Wire

TRANSFER - This refers to money paid out to a tradesperson



The screenshot shows the 'Transactions' page in the Kiistone customer dashboard. The page has a dark blue sidebar with navigation links: Home, About, Account, and Log out. The main content area is titled 'Transactions' and contains two transaction entries. The first entry is a 'TRANSFER' with a date of 19/07/2021 11:48:34, amount of £1080.00, and result 'SUCCEEDED'. The second entry is a 'PAYIN' with a date of 19/07/2021 11:42:33, amount of £1200.00, and result 'SUCCEEDED'. The Kiistone logo is visible at the top of the page.

Transactions	
Payin - Work package funded	
Transfer - When trade paid	
Type	TRANSFER
Date	19/07/2021 11:48:34
Work Package	I17636451197
Amount	£1080.00
Result	SUCCEEDED
Type	PAYIN
Date	19/07/2021 11:42:33
Work Package	Deposit
Amount	£1200.00
Result	SUCCEEDED