



KIISTONE
customer & trade working together

TRADE USER GUIDE

HOW TO GET THE MOST FROM YOUR KIISTONE APP

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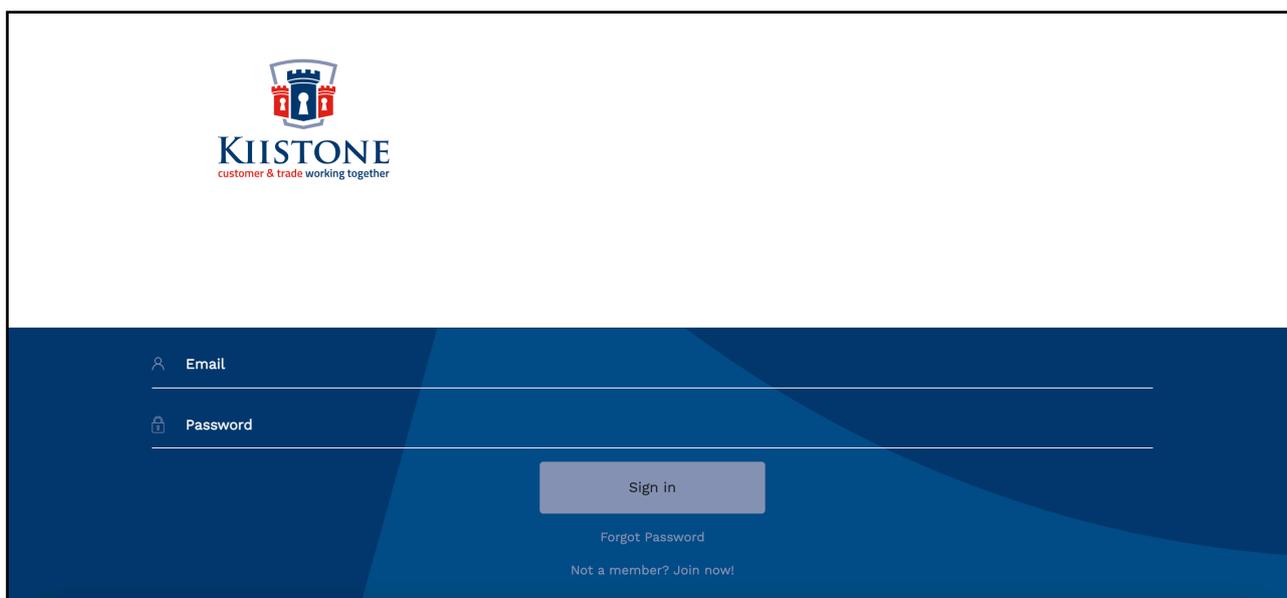
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LOGIN & REGISTRATION

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 with a keyhole and the text 'KIISTONE' above it, with the tagline 'customer & trade working together' below. Below the logo are two input fields: 'Email' with a person icon and 'Password' with a lock icon. A 'Sign in' button is positioned below the password field. Underneath the button are two links: 'Forgot Password' and 'Not a member? Join now!'. The background 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.

Select Business Types

You will now be required to select an Account Type, and confirm what type of business you are.

Account Types

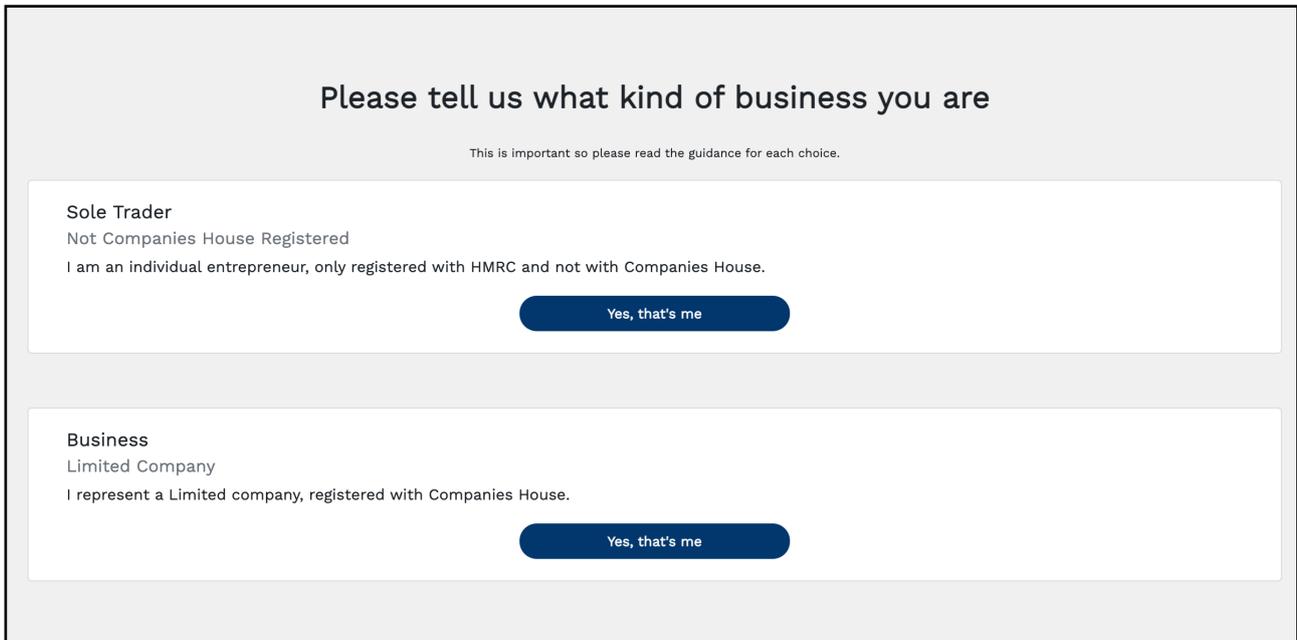
Sole Trader:

An individual entrepreneur, only registered with HMRC and not registered with Companies House.

Business:

A Limited Company, registered with Companies House and with an official Company Number.

PLEASE NOTE: YOU CANNOT CHANGE YOUR ACCOUNT TYPE WITHIN THE APP SO MAKE SURE TO READ THE LABELS CAREFULLY AND SELECT THE CORRECT COMPANY TYPE.



Please tell us what kind of business you are

This is important so please read the guidance for each choice.

Sole Trader
Not Companies House Registered
I am an individual entrepreneur, only registered with HMRC and not with Companies House.

Yes, that's me

Business
Limited Company
I represent a Limited company, registered with Companies House.

Yes, that's me

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.

Account Details

After selecting your business type you will be taken to a new account registration form to complete the next stage of your Kiistone app account setup.

You **MUST** complete all mandatory fields, read & accept the Terms and Conditions, and click the 'Update' button at the bottom of the screen to complete this stage of the registration process.

For the 'Company Name' field, this must match the Company Name on your Companies House records, and the 'Company Number' field is only required if you are a Limited Company registered with Companies House.

If you are VAT registered then you must tick the 'VAT registered business' button. This cannot be changed manually so make to only tick the box if it is applicable to you as it can affect the values

when working through a project in the Kiistone app. If your situation changes at a later date then you must contact the Kiistone Support Team and we will amend this in your account.

Trade Account

Please complete all details so that we can create and manage your account.

Company Name
This must match the Company name on your Companies House records

Contractor Type

General Builder ▼

Availability
This informs your clients as to how available you are right now.

Choose ▼

Description of your business
This is the description of your business displayed on your public profile.

Company Number
Only required if you are a limited company

After completing the initial account registration form please click the 'Update' button to continue your account setup 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.

Registering a Bank Account

You must now register a UK bank account so that your customer can pay you via our secure Escrow provider. Please enter the details of the bank account you wish to credit and click save. 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.

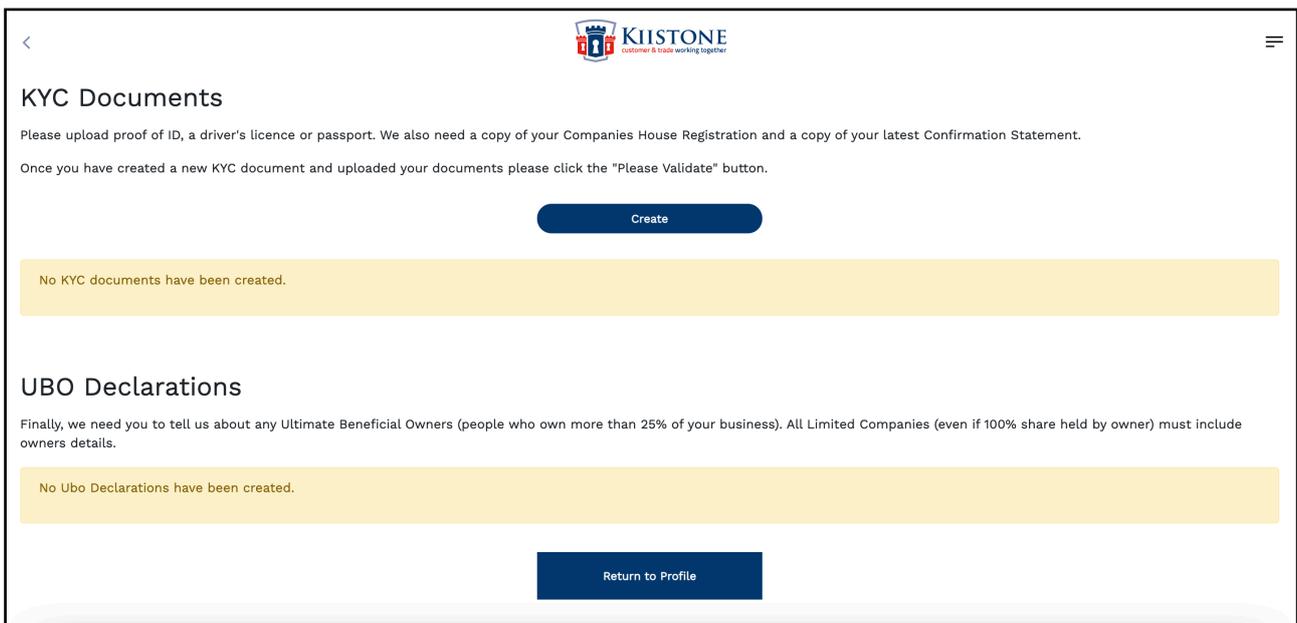
Click 'Save' to confirm.

Identity Checks

In order for you to be able to withdraw money from your trade account, you will be required to upload some ID documentation in order for us to confirm your identity. The identity checking process 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 have full use of your Kiistone app, or be able to withdraw money 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.



The screenshot displays the 'KYC Documents' and 'UBO Declarations' sections of the Kiistone app. At the top, the Kiistone logo is visible with the tagline 'customer & trade working together'. Below the logo, the 'KYC Documents' section is titled and includes instructions: 'Please upload proof of ID, a driver's licence or passport. We also need a copy of your Companies House Registration and a copy of your latest Confirmation Statement. Once you have created a new KYC document and uploaded your documents please click the "Please Validate" button.' A blue 'Create' button is centered below the text. A yellow message box states 'No KYC documents have been created.' Below this, the 'UBO Declarations' section is titled and includes instructions: 'Finally, we need you to tell us about any Ultimate Beneficial Owners (people who own more than 25% of your business). All Limited Companies (even if 100% share held by owner) must include owners details.' A yellow message box states 'No Ubo Declarations have been created.' At the bottom of the screen, a blue 'Return to Profile' button is centered.

KYC Documents

KYC stands for Know Your Customer and is essential in the verification process of a Kiistone user. Trade users will not be able to withdraw any money from their account until they have full KYC validation - as validated by our Escrow provider - and have passed anti-money laundering regulation checks.

The KYC documentation you are required to submit differs based on the company Account Type you selected earlier in the setup process, i.e. Sole Trader or Business/Limited Company.

In the following section we will break down exactly which documents are required for KYC validation, where to find them, and how to upload them.

The Identity Checks process is not mandatory at this stage and if you do not have any documentation to hand then you can click the 'Return to Profile' button to go straight to your app dashboard. However, we do advise that you begin the KYC process as soon as possible to avoid issues at a later date. Please see the below message for more information.

PLEASE NOTE: We strongly advise uploading your KYC documents as soon as possible - and before sending any quotes - as there is the potential that your documentation may be rejected and you will not get KYC validation/approval. If this is the case then you will not be able to withdraw any funds until you have full KYC validation, and therefore will be unable to use the app. It is crucial that you begin the validation process either at this point during initial sign up or as soon as you get to your app dashboard. All documents are sent directly to our Escrow provider for validation and can take up to 48 working hours to be processed and validated. You will not be able to withdraw money from your Kiistone account until your ID documents have been fully validated by our Escrow provider.

Which Documents do I need to upload for KYC validation?

For a **BUSINESS** (Limited company, registered with Companies House), you will need to upload ALL of the following:

- A valid Passport or Driving License
- A copy of your latest Confirmation Statement (CS01) or Annual Return - which can be found in your Companies House account. **(Full Document Required)**
- Certificate of Incorporation for your company - which will have been created when your company was successfully incorporated at Companies House and can be found in your Companies House account. **(Full Document Required)**
- Shareholder Declaration - **[Click Here](#)** to download the form you will be required to complete. Without this document a limited company is unlikely to pass KYC validation.

For a **SOLE TRADER** (an individual entrepreneur, only registered with HMRC), you will need to upload ALL of the following:

- A valid Passport or Driving License

- Proof of Registration from the HMRC (dates within the last 3 months) or a copy of your most recent Self Assessment Tax Return, including your Unique Taxpayer Reference (UTR) number. **(Full Document Required)**

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.

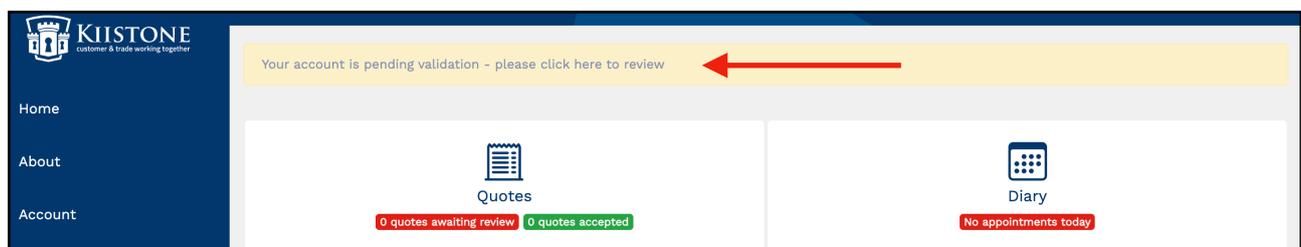
How to upload KYC Documents

Under the 'KYC Documents' heading, click the 'Create' button to begin uploading your first document.

If you do not wish to upload your documents now you can click the 'Return to Profile' button to go directly to your Trade Account page.

If you now go to your Trade dashboard you will either see a red bar at the top of the page with a 'Your account needs some attention - please click here' message, or a yellow bar at the top of the page with a 'Your account is pending validation - please click here to review' message, depending on whether or not you have begun the KYC upload process.

Click the message to go directly to your account profile page, or select 'Account' on the bottom toolbar or from the side menu.



From the Trade account profile page, head to the 'Identity Checks' section and click the 'Start' button to begin the process. You will then be taken to a new screen where you can begin to upload your 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.

Document Type

- ✓ IDENTITY PROOF
- REGISTRATION PROOF
- ARTICLES OF ASSOCIATION
- SHAREHOLDER DECLARATION

Type of Document (e.g. Driver's License)

File to Upload

Choose file No file chosen

Submit

Return to Profile

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.

KYC Documents

Once you have created a new KYC document and uploaded your documents please click the "Please Validate" button.

Create

1385714076
28/01/2021 11:11:54
IDENTITY_PROOF
CREATED

Please Validate

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.

You will now be required to repeat the KYC document upload process for each of the required documents as outlined in the '**Which Documents do I need to upload for KYC validation?**' section earlier. Remember to click the 'Please Validate' button for each document you upload.

UBO Declaration

UBO stands for Ultimate Beneficiary Owner and is a record of all natural (individual) persons possessing 25% or more of the shares or voting rights of a company.

As part of anti-money laundering and anti-terrorist financing laws, UBOs also need to go through a verification process during the KYC process.

Any person who owns or controls part or all the share capital of the company, or any legal person for whom a transaction is carried out or an activity conducted will be considered a "beneficial owner".

The following will be considered a "Beneficial Owner" of a company:

- Direct owner of at least 25% of the company's capital: ownership of at least 25 per cent (25%) by any natural person will be treated as direct ownership.
- Indirect owner of at least 25% of the company's capital: ownership of at least 25 per cent (25%) by a holding company owned by one or several natural persons will be treated as indirect ownership.
- Other means of ownership; such as a company listed on a regulated market that is subject to disclosure requirements consistent with EU legislation or subject to equivalent international standards which guarantee suitable transparency of information relating to ownership.
- In the absence of a direct or indirect holding of the company and after having exhausted all possible means of investigation without finding any grounds for suspicion, the main director will be considered the beneficial owner.

Declaring the beneficial owners is complementary to the company's articles of association, which do not necessarily disclose the shareholding, or simply mention the holding companies. The declaration is, therefore, useful to obtain up-to-date information.

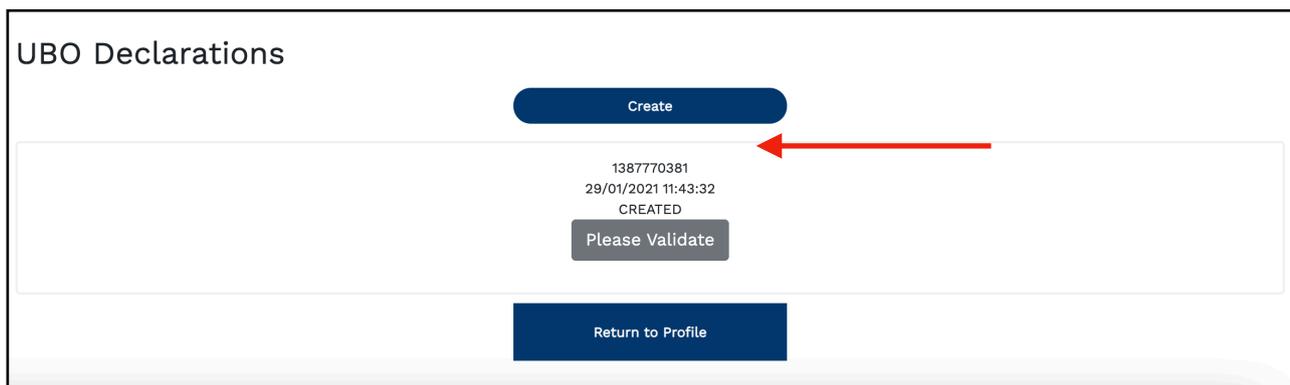
How to submit a UBO Declaration

The process for submitting a UBO Declaration is very similar to the KYC upload process. Underneath the section where you just uploaded your KYC documents locate the 'UBO Declarations' section and click the 'Create' button. The 'Create' button for UBO will not unlock unless you have already created and submitted your KYC documentation.

On the 'Create UBO' form, simply fill in all the required fields and click the 'Submit' button at the bottom of the form to create a UBO Declaration.

Please Note: The Country, Nationality and Birthplace Country require you to select the 2-letter ISO country code. For Great Britain please select GB.

You will then be taken back to the previous 'UBO Declarations' screen where you must click the 'Please Validate' button to submit your declaration for approval by our Escrow provider.



You must repeat this process for each Beneficial Owner of your company, as outlined earlier in the user guide.

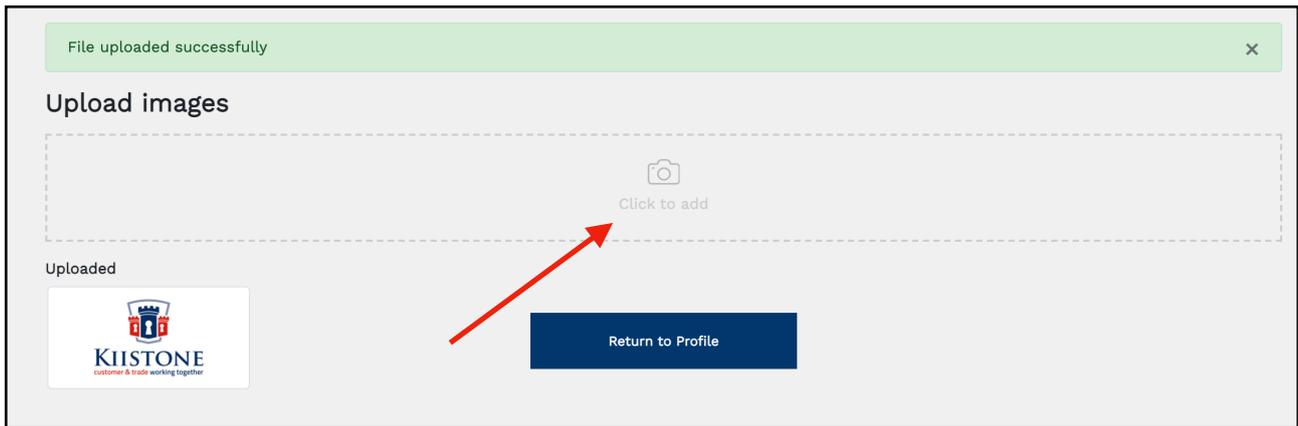
Adding your company logo

Once you have successfully uploaded your KYC documents, sent those documents off for validation, and created your UBO declaration, the final step of the account setup process is to upload your company logo.

Your company logo will appear on all quotes sent out to customers and on your company profile page, visible only to customers who have accepted a quote you have sent out.

To upload your company logo, simply go to the 'Your Logo' section of the Trade account profile page and click the 'Add or Update Logo' button.

On the 'Upload Images' screen, select the 'Click to Add' text label underneath the small camera icon and select the relevant image file you wish to upload. Once you have selected your image, a green 'File Uploaded Successfully' message will appear at the top of the screen. You will also see your successfully uploaded image under the 'Uploaded' heading. Click 'Return to Profile' to go back to your account profile page.



If you have uploaded the incorrect image or would like to replace the image, simply repeat the upload process and add a different image file.

PLEASE NOTE: We recommend uploading images in JPEG format and not transparent PNG format so the logo can be displayed properly against a solid background. Logos will be pasted onto your quote template pages, against a white background, so if your logo is in PNG format with a transparent background, the image may not show up against the white background, depending on the colour of the logo.

Account Validation (OK to Trade)

Once all your KYC documents and UBO declaration have been reviewed and validated, the yellow 'Your account is pending validation - please click here to review' message will disappear and a green 'You are OK to trade' message will appear in its place.

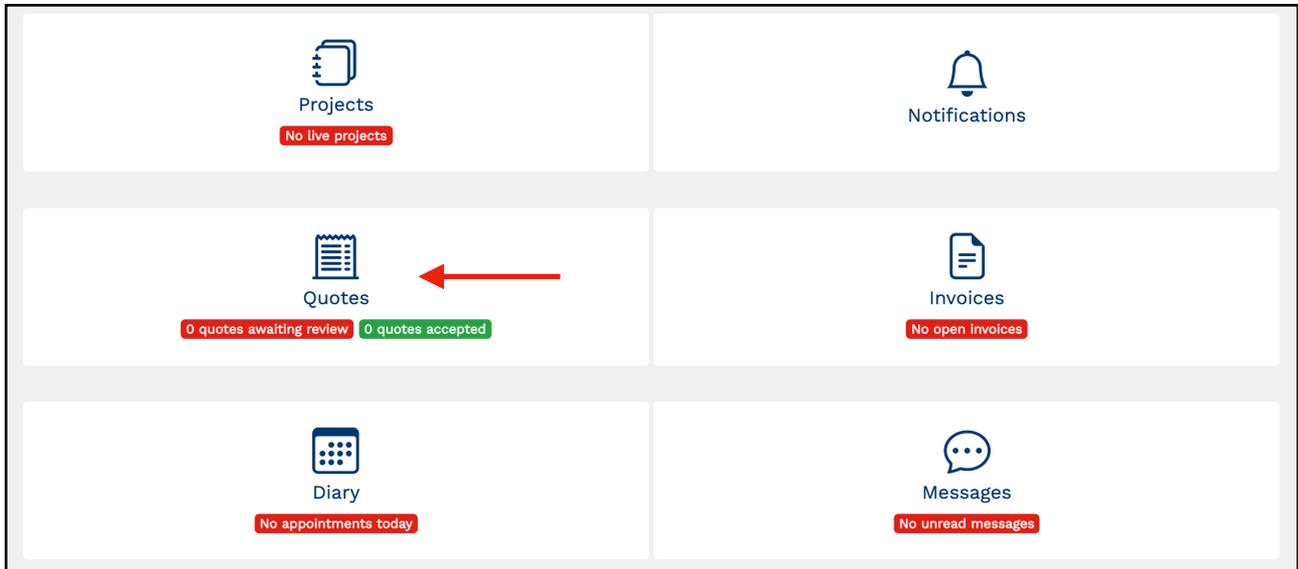


When you see this message appear you will have passed all identity and anti-money laundering regulation checks, have full account validation from our Escrow provider, and will be able to withdraw funds into your registered bank account at the end of a project.

Please be aware that the yellow 'Your account is pending validation - please click here to review' message will remain on your dashboard until your account has full KYC validation.

QUOTES

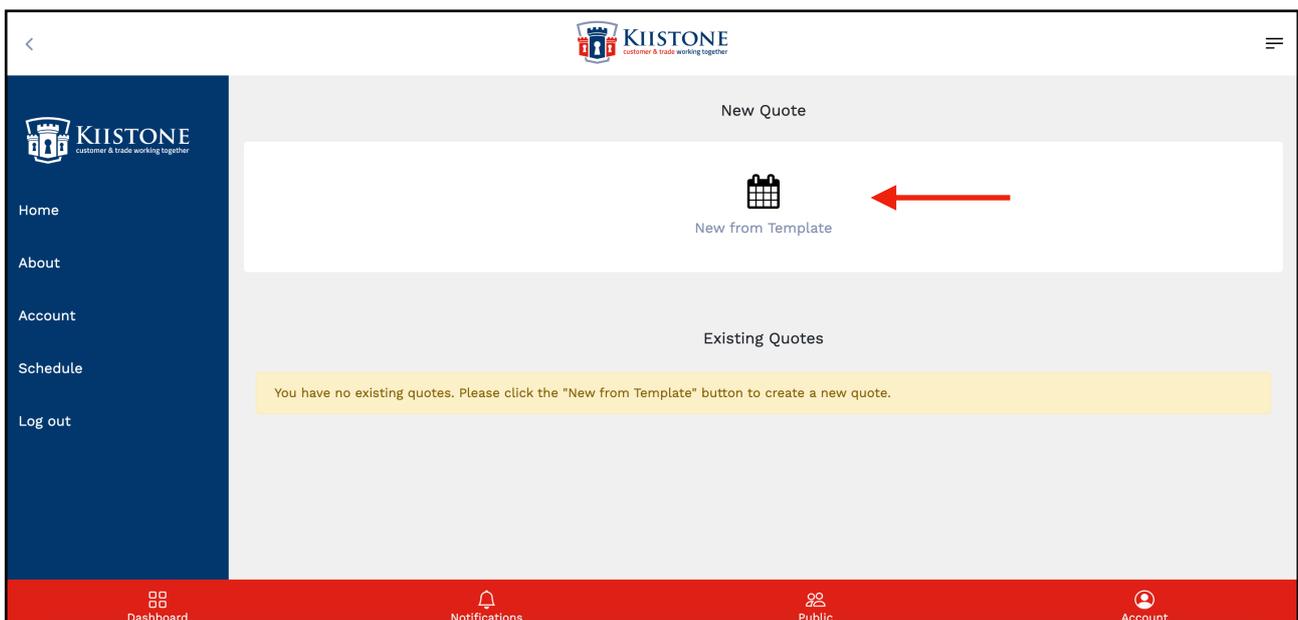
Every Kiistone project starts with a quote, and with a trade account you have the ability to create new quotes, edit existing quote templates and send quotes for your customers to review.



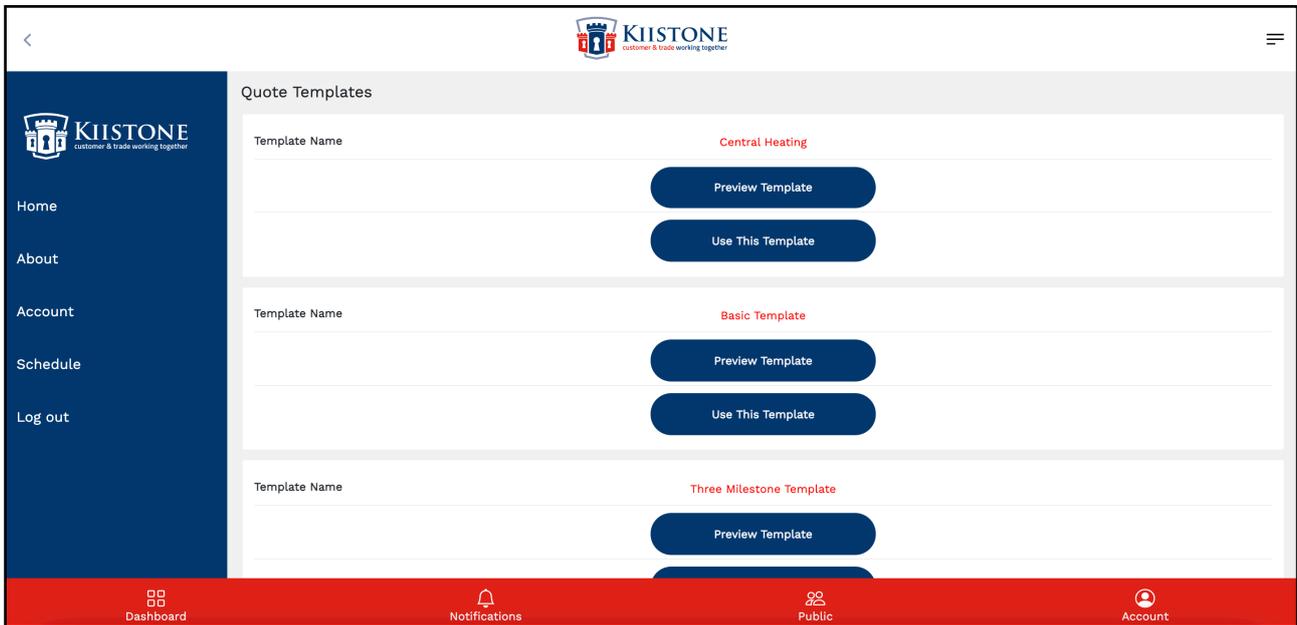
Creating & Sending a Quote

To create a quote, first navigate to the Trade dashboard and click the 'Quotes' tab. Once on the 'Quotes' page, click 'New From Template' under the 'Quick-Quote' heading.

On the Quote Templates screen you will see a list of all the quote templates that are available for you to edit and customise for each specific project.



The Quote Template library will show a selection of blank templates available to all trade users, alongside any custom quote templates that have been created for you and assigned exclusively to your account as part of a **Kiistone Support Package**.



For more information on Support Packages, and to see how Kiistone Support can help you create your quote templates and help you manage your business, please contact our [support team](#).

Click the 'Preview Template' button to see a sample of how the quote template will look, and if you are happy with the template, click the 'Use This Template' button to start building and editing your own quote. Selecting 'Use This Template' will automatically take you to an editable preview of your quote where you can start adding in customer details, milestone details, tasks to be carried out as part of each milestone, and prices for each milestone.



Understanding quote template fields:

- Add a new milestone - Add details for a new quote milestone, including: Milestone Name; Milestone Number (milestone numbers set the order in which milestones appear on the quote); and Total Value including VAT, if applicable.
- Add a new line - Add new line item details for a set milestone, including a task title and a description of what that particular task involves.
- Edit customer details - You must enter the First Name, Last Name and Email Address of your potential customer. Kiistone quotes are emailed directly to customers once you have finished editing your quote and click the 'Send' button, so please make sure the email address is correct.
- Edit line - You can edit/amend line item details for each milestone and update task title and description of what particular tasks will involve.
- Edit Title - The project title field will be used for the name of the project and will be visible to both you and your customer when working through a project. THIS CANNOT BE CHANGED AT A LATER DATE.

You must always 'Save Changes' when adding and editing fields, otherwise the information entered will not be saved to the quote template.

We recommend including at least 2-3 line item details (Tasks) for each milestone to help divide up the project into clear, simplified stages. Helping your customer understand each stage and managing expectations decreases the risk of misunderstandings at a later date.

PLEASE NOTE: If you require a deposit then we advise using the first milestone on the quote template to outline this. Name the milestone 'Deposit' and add a line item detail called 'Pay Deposit', for example. Explain to your customer that the deposit is used to reserve the date and cover any materials and/or products that will need to be pre-purchased prior to the installation date. Customers can put this money in with confidence knowing the their tradesperson cannot receive that money until they turn up on the day with proof of goods purchased. At that point your customer can close off that task (therefore completing that milestone) which will allow you to raise an invoice against that particular milestone. Please see the 'Projects' section for more information on work packages and tasks.

When you are happy with your quote, read the additional quote Terms & Conditions (as outlined on the bottom of the quote template) and click the 'Save Quote' button to go back to the 'Quotes' dashboard.

You agree that:

Once a start date has been agreed between a customer and tradesperson this should be recorded in the message function of the app to act as a confirmation.

In the event that work doesn't commence within 5 working days of this date, without a documented change within the app - any monies already committed to escrow will be returned to the customer.

[Save Quote](#)

You can also use the 'Print Preview' button at the top of the edit quote template screen to print out a copy of your quote.

Schedule Log out	Reference	Q563152912021
	Name of customer	John Smith
	Tel	07123456789
	Project	Basic Template
	Status	Draft
	Delete Quote	
Edit		
Send		
Copy Quote		
Save as New Template		

Under the 'Existing Quotes' section you will now see that a quote card has been created for your draft quote. As the quote has not been sent the status will still be 'Draft'. You will also notice a unique reference number has been generated for your quote. Customers can use that unique reference number to manually search for a quote in the customer side of the app.

As the quote has not yet been sent, you still have the option to re-edit your quote, and delete it should you no longer require it. These options will be removed once a quote has been accepted by your customer. You can also 'Save as New Template' which will add the current edited quote template as a new editable draft template in your quote templates library.

Once you are happy with your quote, click the 'Send' button. You will see a confirmation screen notifying you that your quote has been sent. By sending a quote you automatically agree to the additional Terms & Conditions that were outlined at the bottom of the edited quote template.

Your quote will now be emailed directly to your customer - via the email address you entered in the customer details field on your quote - for them to review.

In the notifications tab on your app dashboard you will see a notification when a customer has reviewed and accepted or rejected your quote.

If you go back into your 'Quotes' dashboard you will also see that the status of the sent quote has now changed to 'Awaiting Decision', and the 'Delete' button has disappeared.

What happens when a customer accepts or rejects a quote?

You will be notified of an accepted or rejected quote via a new notification in your 'Notifications' tab, which can be accessed at any time via the bottom toolbar, or via the Trade dashboard.

Once a customer accepts your quote you will now be required to set estimated start and end dates for the various milestones outlined on the quote.

Should a customer reject your quote, the quote will automatically go into your 'Completed Quotes' archive, accessed via the 'Quotes' tab on your Trade dashboard.

Setting Project Dates

Click the link on the notification or head over to the 'Quotes' tab on your app dashboard and click the 'Confirm Start Dates' button to begin.

KIISTONE
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Home
About
Account
Schedule
Log out

Confirm Start Dates

Please confirm the start and end dates for the following quoted items.

Deposit	
Start Date	06/09/2021
End Date	10/09/2021

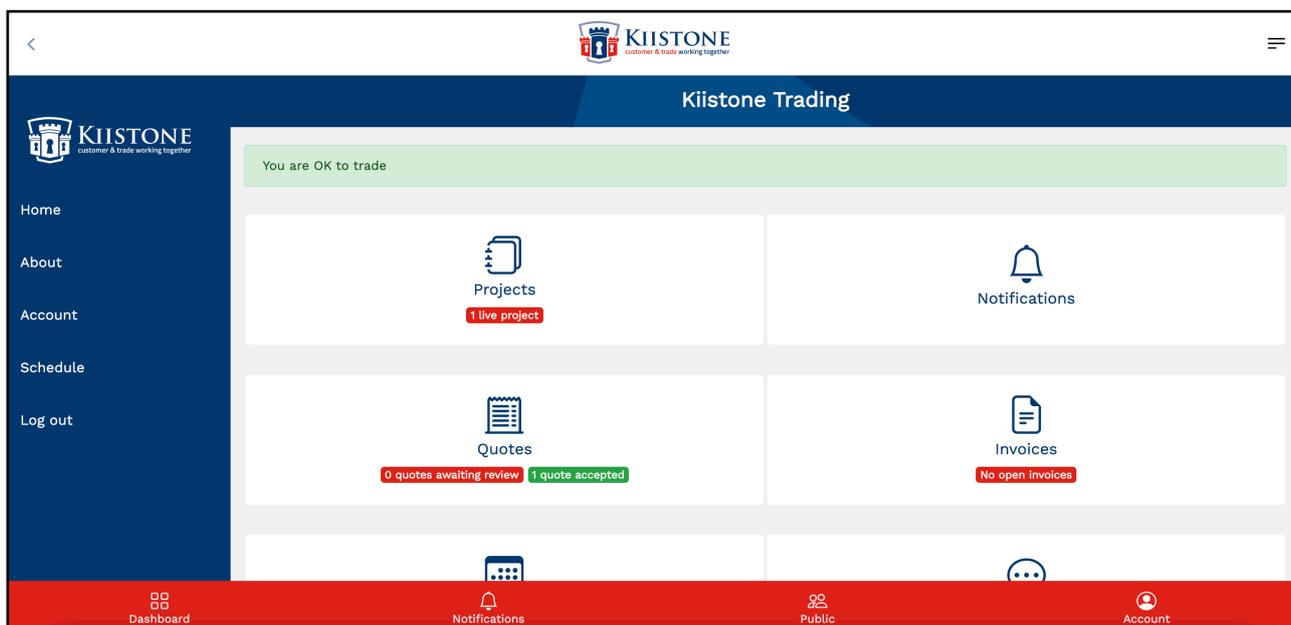
Removal of Existing	
Start Date	13/09/2021
End Date	17/09/2021

You will now be required to set estimated start and end dates for each of the milestones you outlined on your original quote.

Please Note: Project dates can be amended at any point during a project should any unforeseen circumstances occur, however, nothing can be changed without agreement from both parties. Once a date change is requested, the customer will then be required to approve that change before anything is updated in the app. To suggest a date change, simply head to the work packages tab within the project dashboard and click the 'Change Dates' button.

Once you are happy with the dates you have suggested, click the 'Save and Send for Customer Approval' button. The customer will then receive a notification to review those dates and either accept or reject.

If your customer accepts your suggested dates then a new project will be created for you to work through. If your customer rejects your suggested dates then you will then be required to suggest new dates for them to review.



PROJECTS

Now that your quote has been accepted by your customer, and estimated project dates have been agreed, it is 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 created your initial quote template you broke the overall project 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.

The screenshot displays the Kiistone mobile application interface. At the top, the Kiistone logo and tagline 'customer & trade working together' are visible. The main header is 'Projects'. A sidebar on the left contains navigation options: Home, About, Account, Schedule, and Log out. The main content area shows '1 Total Projects' and 'Open Projects'. A project card is displayed for 'Steve Wright : Central Heating Project - John Smith' with a notification badge '5'. The card lists the following metrics:

Work Packages	5 >
Open Tasks	20 >
Closed Tasks	0 >
Open Flags	0 >
Closed Flags	0 >
Budget	£6480.00 >
Balance Due	£6480.00 >

At the bottom, a red navigation bar contains icons for Dashboard, Notifications, Public, and Account.

Work Packages

The milestones you 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.

Each Work Package also has an individual Work Package card to make the project even easier to manage. We will explore Work Package cards in the next section.

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 have been completed and closed off by your customer.

Flags

Both you and your customer 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.

Balance Due

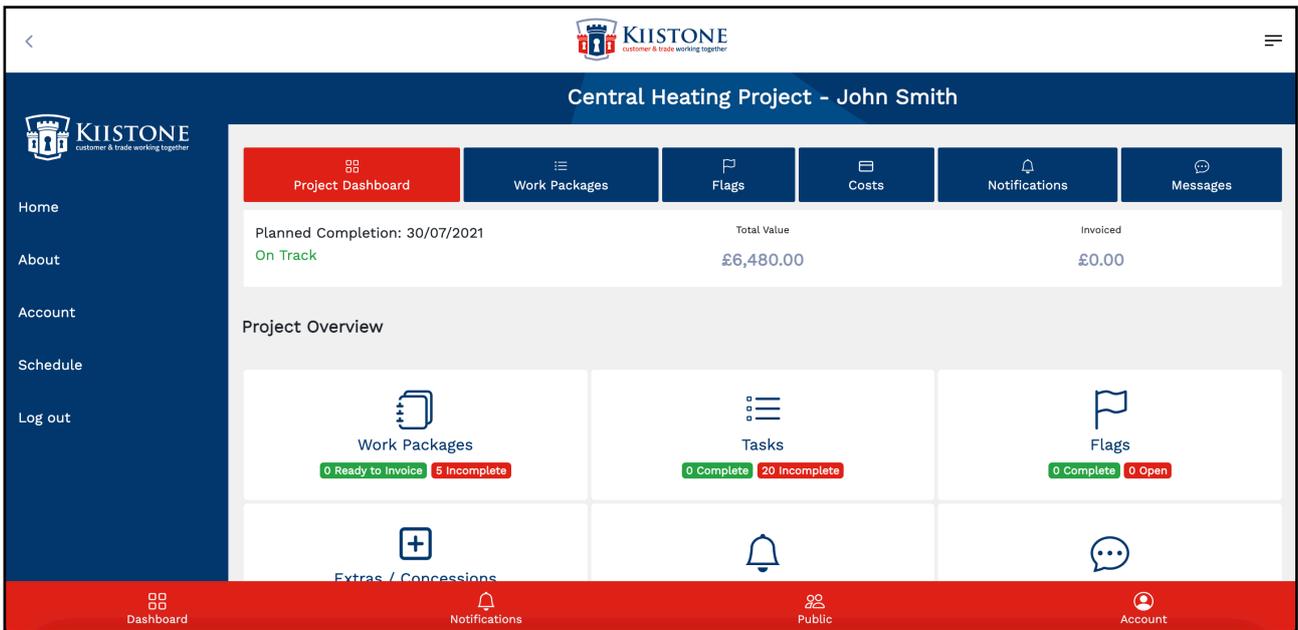
Balance Due calculates the total amount of money that is still to be paid towards the overall value of a project.

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 a customer has transferred into a wallet by looking at each individual Work Package card. When tasks have been closed off by your customer you are able to raise an invoice within the app. Your customer can then accept that invoice which will automatically transfer funds from their Escrow wallet into your own Escrow wallet, ready to be withdrawn into your own bank account - provided you have full KYC validation. Remember you will not be able to withdraw any money from the Kiistone app until your KYC documents have been validated.

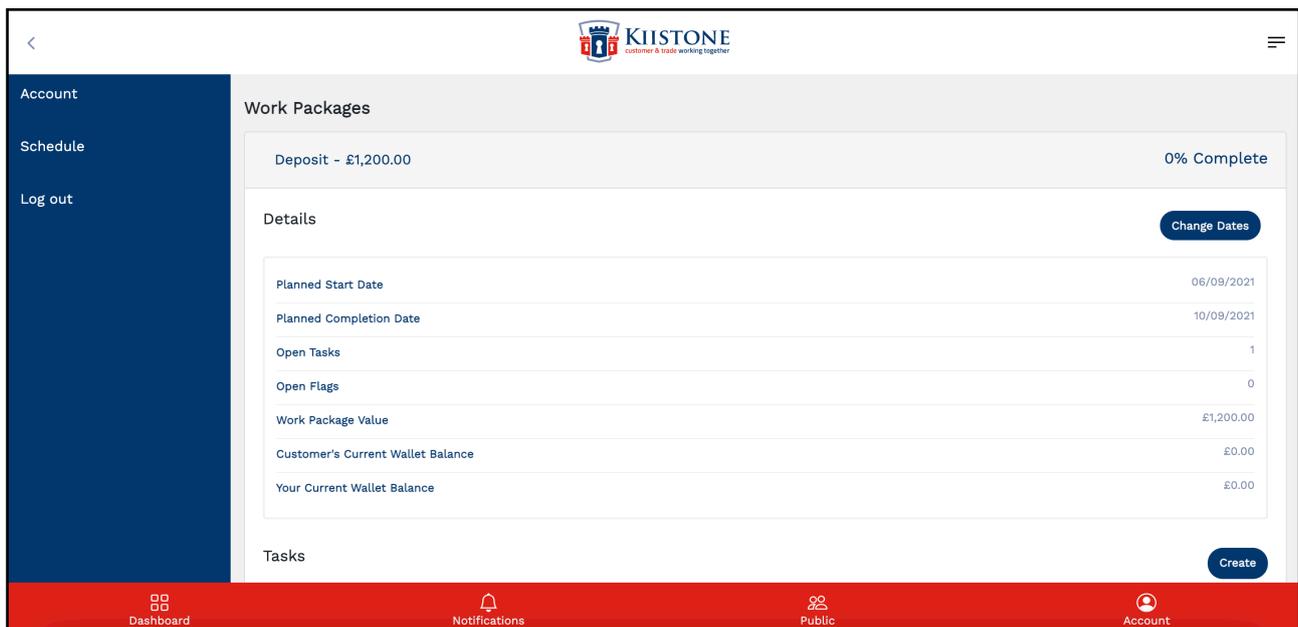
If you are unsure about part of the app, need help with the setup process or would just like some guidance on what to do next, please contact our [support team](#) for further information.

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.



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



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 work 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 customer 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 your quote you set specific totals for each milestone. That is the figure displayed for this field.

Customer's Current Wallet Balance

Customer's Current Wallet Balance indicates how much money a customer has funded into a particular Work Package Wallet at any one time.

Customers should be encouraged to fund their Work Package Wallets as soon as possible, though managing expectations and helping a customer to understand each stage and milestone clearly will increase the likelihood of an immediate payment. Once a Wallet has been funded successfully - and you can see funds have been added to their customer wallet - you can begin working through each task safe in the knowledge that you are protected financially and your customer cannot withdraw that money back out.

We advise that you do not begin working on a work package until you can see that money has been funded into the customers' wallet.

Your Current Wallet Balance

Current Wallet Balance indicates how much money has been paid out into your own trade wallet by your customer. Funds are held by our secure Escrow provider and cannot be withdrawn until all tasks have been closed off.

Once a task has been closed off by your customer you are then able to raise an invoice within the app. Your customer can then accept that invoice which will automatically transfer funds from their Escrow wallet into your own Escrow wallet, ready to be withdrawn into your own bank account.

Remember you will not be able to withdraw any money from the Kiistone app until your KYC documents have been validated, so submit your KYC documentation as soon as possible.

Dashboard Icons

1. Project Dashboard

The Dashboard shows an overview of all open and completed tasks and flags, notifications, 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. Costs

The Costs tracker can be used to log any additional costs that you may incur during the course of a project, including any extra materials or accessories you may need to purchase.

5. Notifications

The Notifications tab outlines any notifications that are specific to that project, i.e. a customer has raised a new flag, or a customer has funded their wallet, etc.

6. Messages

The Messaging tab allows you to communicate with your customer 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 you outlined when creating your original quote.

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

The Tasks tab is key to managing your project effectively, so ensure you have broken down your original quote milestone clearly and added as many line item details (tasks) as possible for that milestone to help your customer better understand each stage of the process.

Remember you can only raise an invoice and request a payment once all tasks and flags for a particular work package have been closed off by your customer. Managing customer expectations and helping your customer to understand their project and tasks will help to ensure tasks are closed off quickly and invoices are paid on time, without any delays or discrepancies.

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. Extras

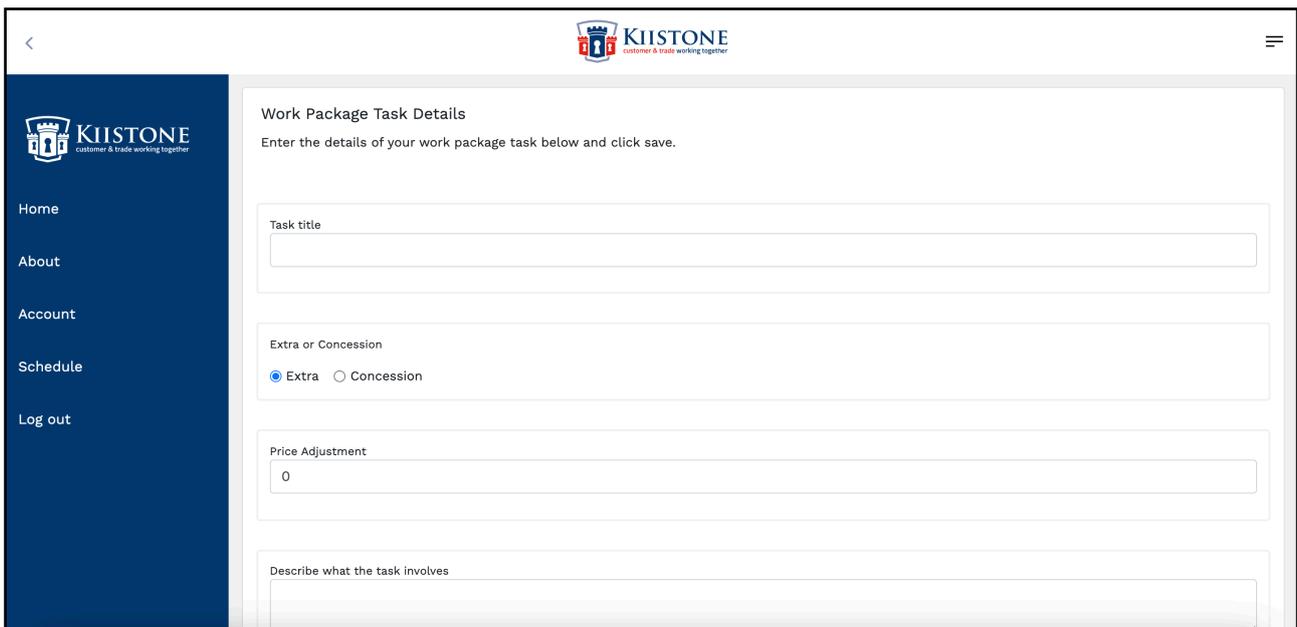
refer to tasks that will incur an additional cost, i.e. if a customer requests further work to be done on top of anything that has already been quoted.

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.



The screenshot shows a web interface for creating a task. On the left is a dark blue sidebar with the Kiistone logo and navigation links: Home, About, Account, Schedule, and Log out. The main content area is titled 'Work Package Task Details' and 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 larger text area for a description.

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. If you are a VAT register businesses and have ticked the VAT box in your trade account page then VAT will automatically be added to any new tasks you add.

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.

Raising an Invoice

When a customer is happy that work has been done and has closed off all the outstanding tasks and flags for a particular work package, that work package will show as 100% complete and a green 'Ready to Invoice' message will be displayed. At the bottom of that work package card you will now see that a blue 'Raise Invoice' button has appeared.

Simply click the button and a digital invoice will automatically be sent to your customer for the value of that particular work package.

The screenshot shows a work package card for 'Paint bathroom - £38.00'. The card is marked as 'Ready to Invoice' and '100% Complete'. It displays a 'Details' section with a table of metrics and a 'Tasks' section with a list of tasks and their values.

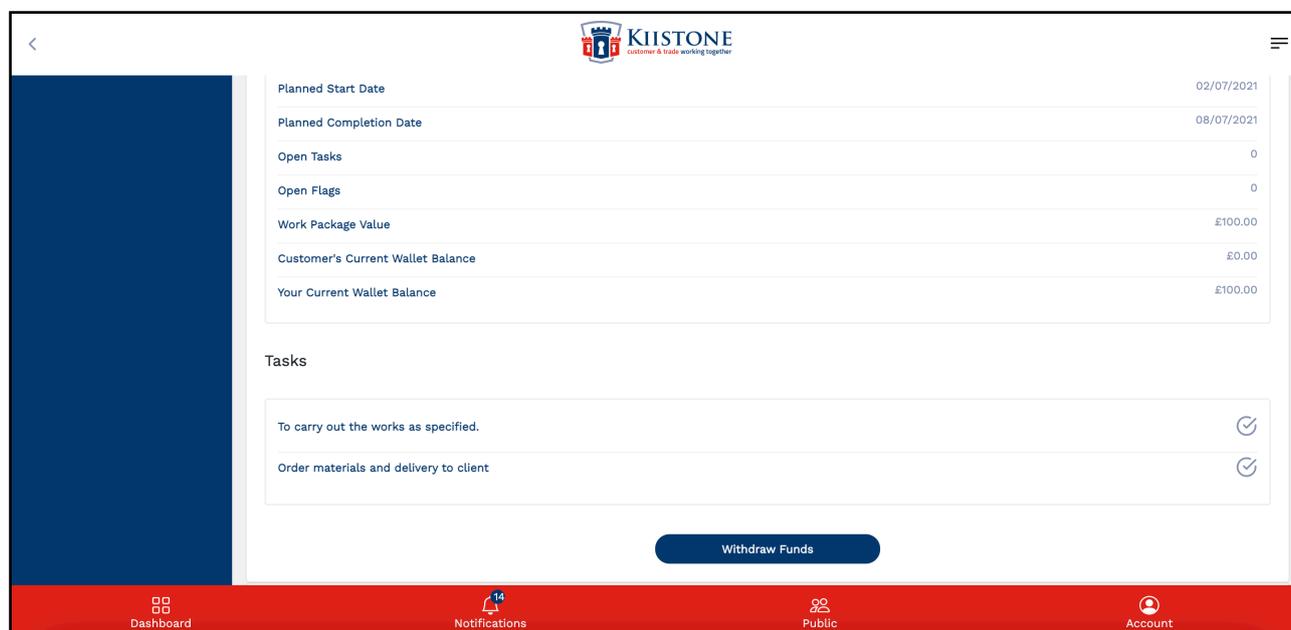
Details	
Open Tasks	0
Open Flags	0
Work Package Value	£38.00
Customer's Current Wallet Balance	£0.00
Your Current Wallet Balance	£0.00

Tasks	
Re-paint bathroom walls	✓
EXTRA - New Door Add new door to bathroom	£15.00 ✓
EXTRA - Light Switch New Light Switch	£10.00 ✓
EXTRA - Replace Taps	£10.00 ✓
EXTRA - Replace bulbs	£10.00 ✓
CONCESSION - Bulbs no longer required	-£10.00 ✓

Buttons: 'Create' (top right), 'Raise Invoice' (bottom center)

Once the invoice has been sent, your customer will have the option to review and accept that invoice, at which point money will be transferred from their customer Escrow wallet into your own secure trade Escrow wallet, ready for you to withdraw the funds.

If you now go back into that project and look at the relevant work package card once an invoice has been accepted, you will see that the 'Customer's Current Wallet Balance' and 'Your Current Wallet Balance' fields will have been updated to show the total value of the funds you are now able to withdraw. A blue 'Withdraw Funds' button will also have appeared at the bottom of that work package.



Simply click the 'Withdraw Funds' button to automatically transfer the funds from your Escrow wallet into the bank account you registered when you set up your account.

Remember you must have full KYC validation to be able to withdraw funds.

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 can now move on to the next work package/milestone with the peace of mind that you have been paid for that work and the customer is happy with the work that has been done.

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 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 you 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 you initially quoted.

In cases such as those outlined above, a customer has 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 you will receive a notification to accept or reject a wallet transfer should a customer request to transfer any funds.

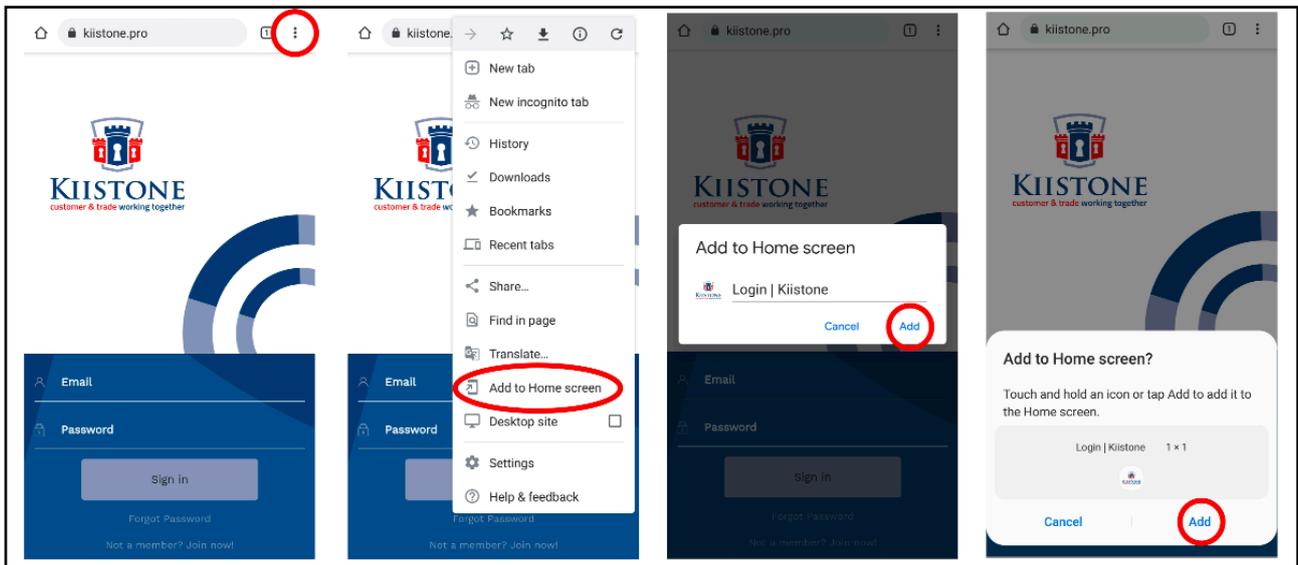
Please note: Funds cannot be transferred into a complete work package. If a work package has been completed then any surplus funds can only be transferred out of that completed work package wallet.

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.

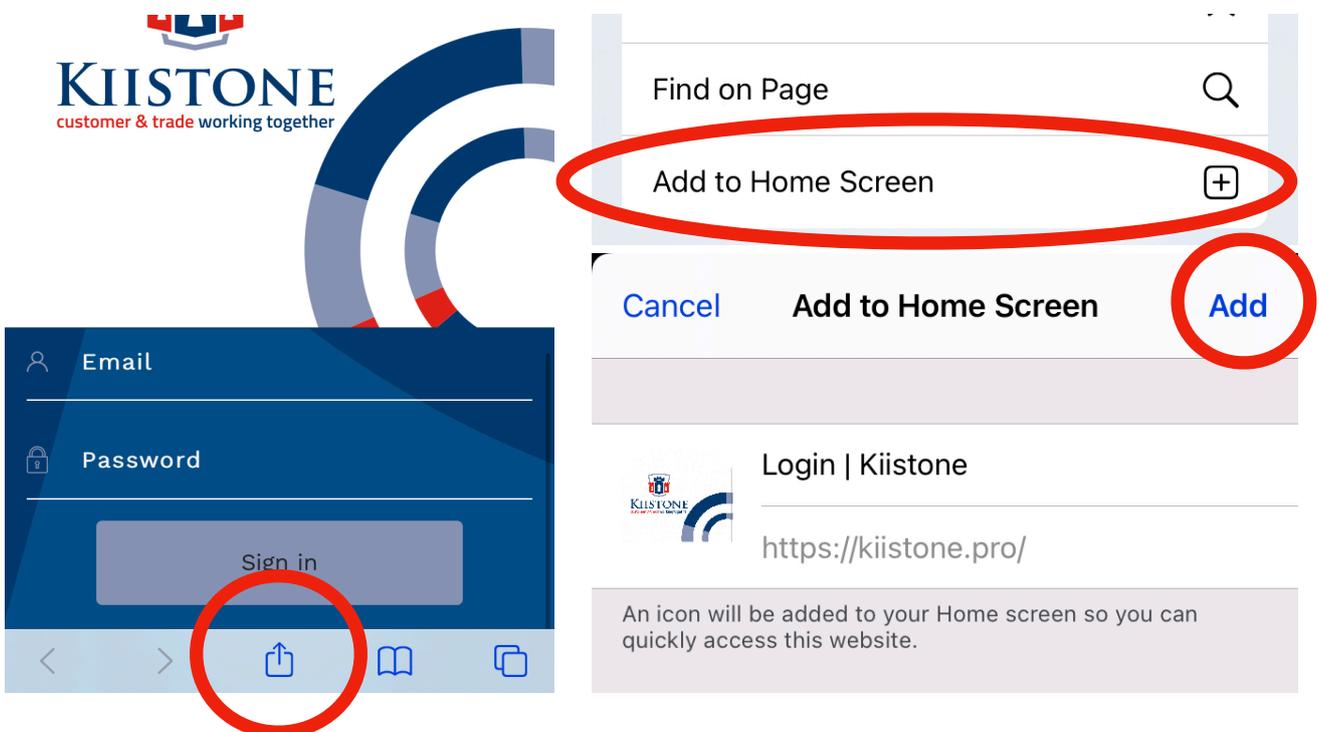
For Android:

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:

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 customer's money safely in a neutral banking facility. They will be charged a transaction fee each time they fund their customer wallet via a bank wire payment.

The fees your customer 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.

Cash Flow Forecast

At any time you can view a forecast of funds that are due to paid to you by visiting the 'Cash Flow' tab on your trade dashboard.

The Cash Flow Forecast is merely an indicator of when you might expect money to be paid over to you following a completed work package, and uses the estimated completion dates you outlined on your quote as a guide.

[Home](#)

Cash Flow Forecast

Start Date: End Date:

Project: [Update](#)

Date	Reference	Description	In	Out	Balance
30/07/2021	MILESTONE	Commissioning	£600.00		£600.00
10/09/2021	MILESTONE	Deposit	£1200.00		£1800.00
17/09/2021	MILESTONE	Removal of Existing	£960.00		£2760.00
22/09/2021	MILESTONE	Boiler Installation	£720.00		£3480.00
24/09/2021	MILESTONE	Radiators	£3000.00		£6480.00

Potential VAT Liability £1,296.00
Potential Corporation Tax Liability £1,231.20
Total Potential Tax Liability £2,527.20

The Forecast also details any Potential VAT and Corporation Tax Liability you might owe using the figures outlined in the Forecast.

Any additional project costs added on the 'Costs' tab via the Project Dashboard will also be outlined on the Cash Flow Forecast.

You can search the Cash Flow Forecast by specific dates using the Start Date and End Date pickers, or by a specific project using the drop down Project tab. This is why giving your project a unique name on your original quote is important.

Please Note: The Cash Flow Forecast is not a definitive ledger and should be used as a rough guide only.