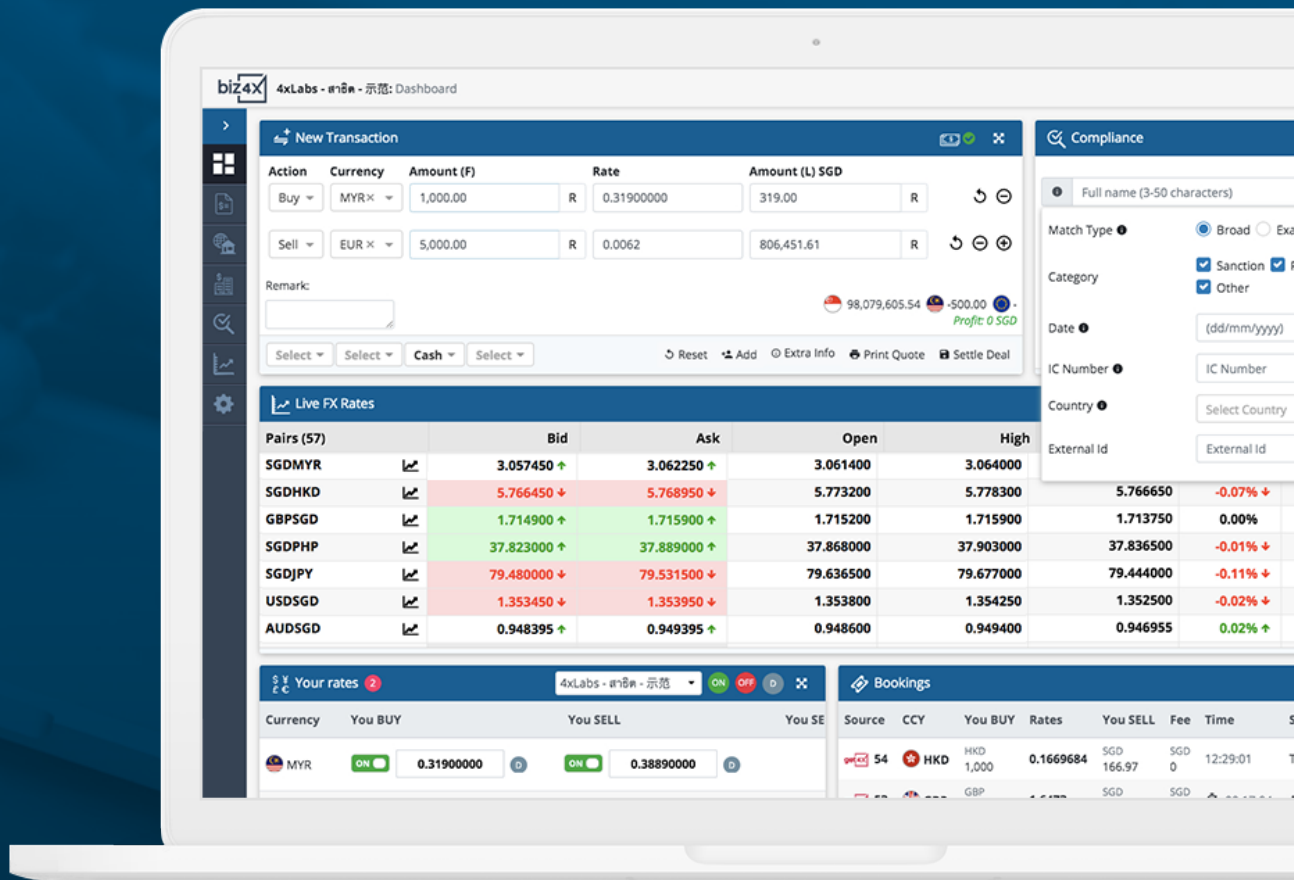




Biz4x Software

User Guide





The Biz4x User Guide

Congratulations!

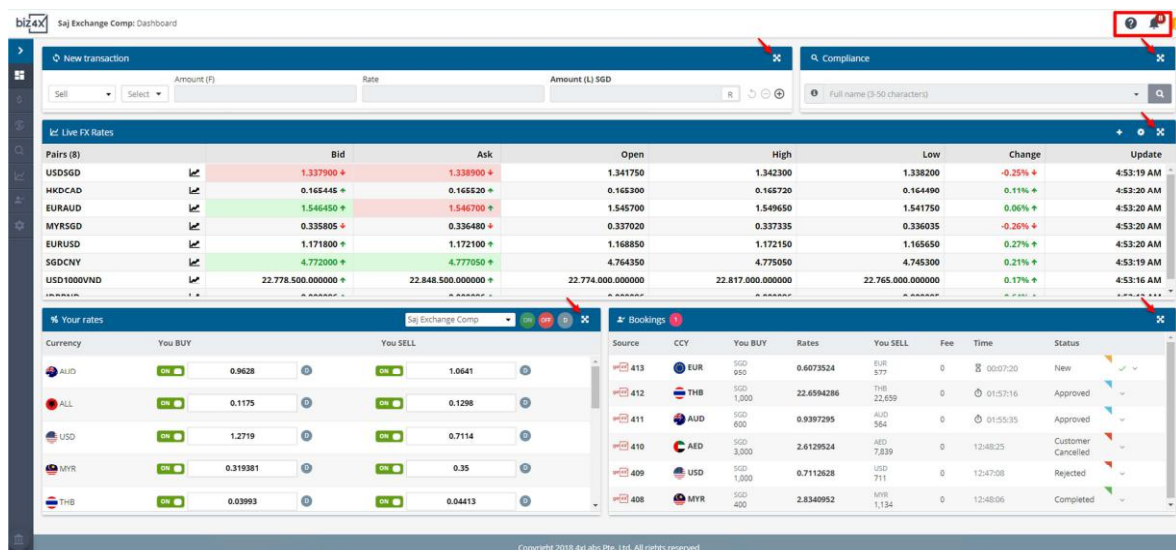
You've made the right choice, by joining our global Biz4x community. This guide will cover the essentials of using Biz4x with a walkthrough of four core modules: Business Management, Live FX Rates, Compliance and Customer Acquisition. You'll learn how to configure your system settings to get your business up and running on Biz4x in no time.

Dashboard

The Biz4x dashboard allows you to easily access the following core modules through a single console:

- With **New Transaction** under Business Management, you can record all your transactions.
- **Compliance** allows you to run Know Your Customer checks to see if they are on any anti-money laundering, politically exposed persons or sanctions list.
- **Live FX Rates** allow you to monitor real-time market data
- **Your Rates** provide a reference point as well as a way to advertise your rates on a global directory for money services businesses known as Get4x
- Finally, you can track incoming bookings through the **Bookings** section.

While you can easily access key features via this dashboard, you can also access a dedicated screen for each component of the dashboard by clicking the icon with four-way arrows. On the top right corner of the screen you will see some icons. The question mark icon allows you to access support and help documents, while the bell icon will show you any notifications for the system.





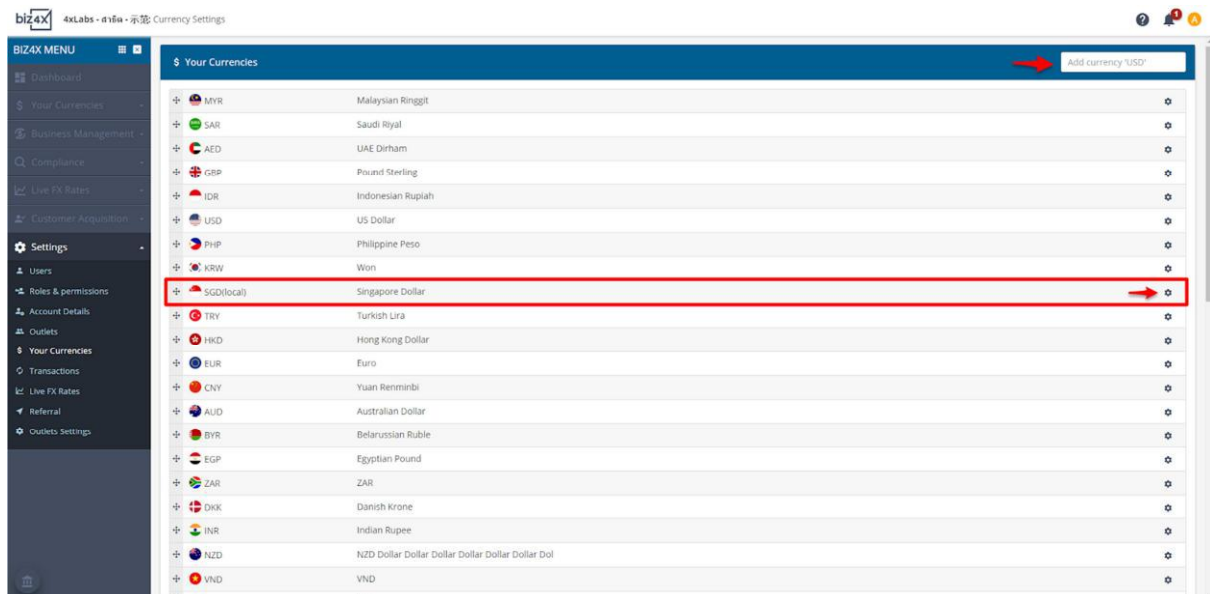
The dashboard above shows you what the Biz4x console will look like when the system is fully configured, however in actuality, the Your Rates and Bookings section will initially be blank when you first log in. You will have to configure Your Currencies and Your Rates as part of your initial set-up.

Your Currencies

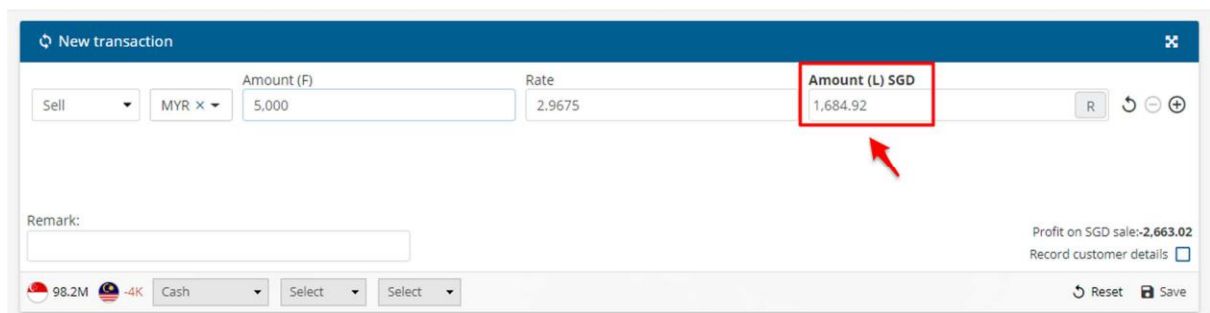
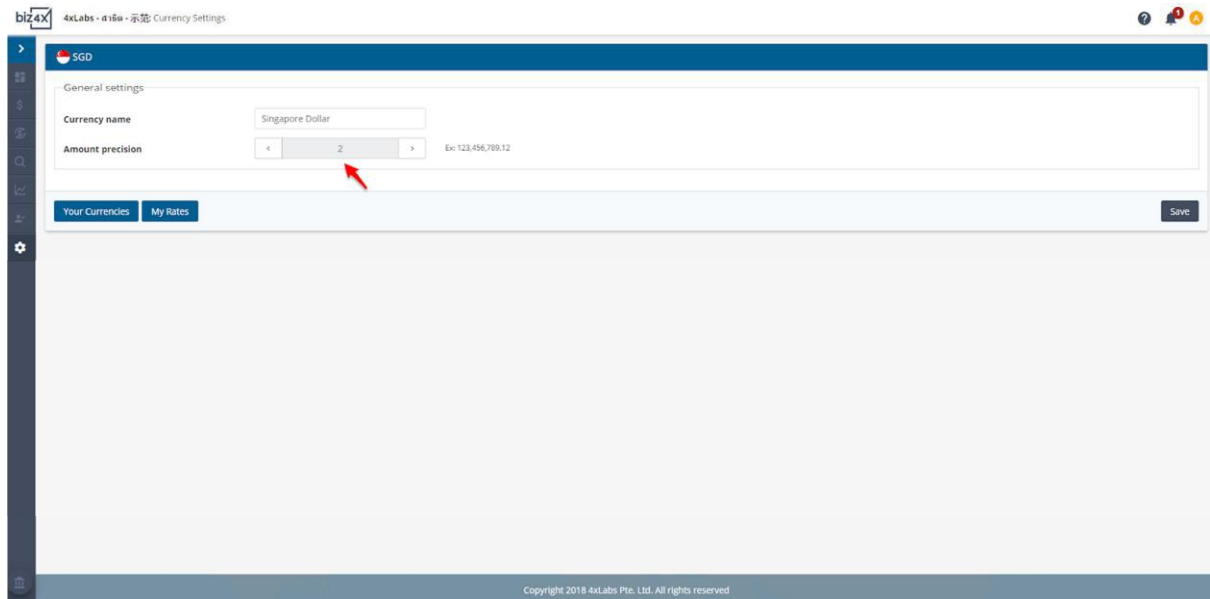
The first thing you will need to do before using Biz4x is to set up the currencies that your business wishes to trade in.

Under Your Currencies or Settings > Your Currencies, you can add a list of currencies that you would like to manage for your business in the field on the top right corner of the screen.

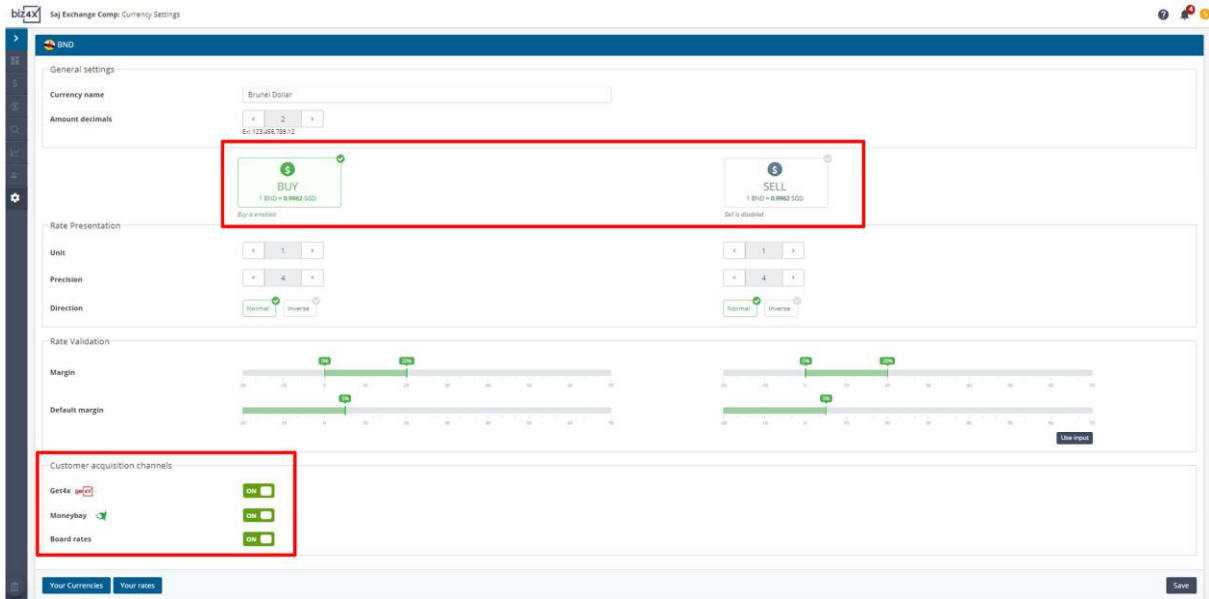
The local currency on your system will be set-up based on the country your business is in. For example, if you had registered your Singapore business address for Biz4x, the local currency would be SGD. Click on the gear icon to the right of the screen to configure the settings for each currency.



You can configure the Amount precision for up to eight decimal places under your local currency. If you select two decimal places, all transactions will be calculated, rounded off and recorded based on two decimal places.



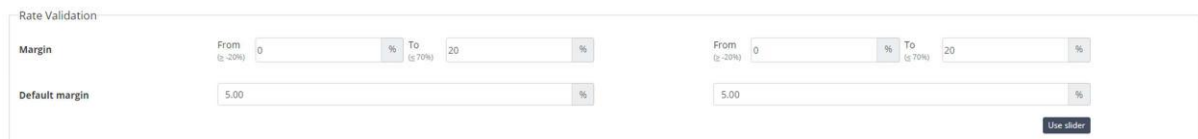
When you add a foreign currency under Your Currencies for the first time, you will be able to configure various items such as the rate of precision, the number of units, number of decimal places and the direction (normal or inverse). You can choose whether to enable, or even disable certain BUY and SELL rates, so they do not appear on rateboards and other directories. When the BUY rate is highlighted in green, it means that it is enabled, while a grey SELL rate as seen in the example below means that it is disabled.



Rate Validation allows you to indicate a default profit margin for your rates. You can also specify the parameters of the margin (min, max) within which the default profit margin must fall to be accepted. The default BUY and SELL margin that you set will be the basis for auto-rate updates that are triggered on click. This means that a user does not have to update and type in the rates manually.



While the slider scale allows you with a visual way to update your rates, you can also opt to directly input your rates by switching to an alternative view as seen below.



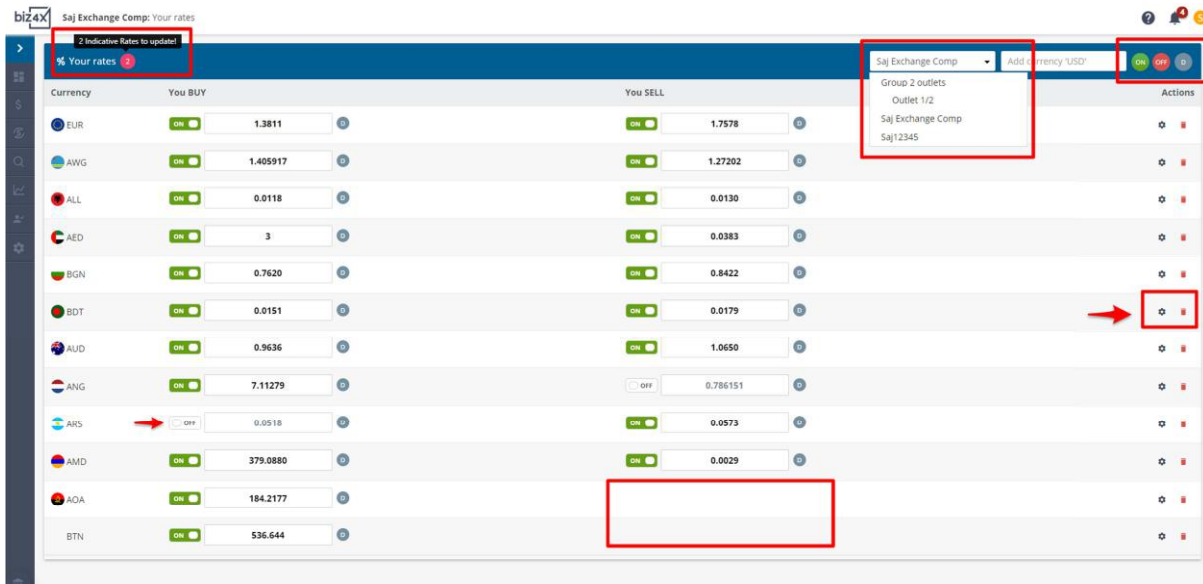
The last section of the currency set-up screen allows you to choose if you want these rates to be displayed on Get4x, other partner directories or on a rateboard.

Your Rates

Once you have set up your rate margins, you will be able to activate and deactivate all your rates with the circular ON and OFF buttons, at the top right of the screen. You can also choose to reset all your rates to the default profit margin you have earlier specified by



clicking on the circular grey D button. If you have more than one outlet on Biz4x, you can set up a separate set of rates for each outlet. You can switch between different outlets to manage the rates. To the top left of the screen, you will see a little notification that states the number of indicative rates that are active - these would be the rates that you have turned off.



You can opt to selectively turn on and off individual BUY and SELL rates by use of the indicator beside the currencies too. In the example above, the SELL rate for AOA and BTN has been disabled, hence no rate will be displayed in that corresponding column. To edit currency settings, click on the gear icon to the right side of your screen under the Actions column. To remove a currency, you can click on the red bin icon beside the gear.

Now that you have set up your rates, you will see that these rates are listed on the main Biz4x dashboard under its corresponding section, where you will easily be able to manage and access them.

Rateboard

Once you have set up your currencies, you can also set-up and create different rate board templates. Each rate board template is assigned a code that can be used to link this template to an outlet. You can preview a rateboard that has been created by clicking on the link to launch it in a separate window. To the right side of the screen you can click on the icon with the three gears to edit rateboard setting or the chain link icon to assign a rateboard to an outlet with the associated code.



biz4x 4xLabs - ٨١٨٨ - ٨١٨٨ Rateboard

BIZ4X MENU

- Dashboard
- Your Currencies
- Your Rates
- Rateboard
- Settings
- Business Management
- Compliance
- Live FX Rates
- Customer Acquisition
- Settings

Rateboard

4xLabs - Rates board template

- 4xLabs - ٨١٨٨ - ٨١٨٨ **٨١٨٨٣١٢**
- Fahad Exchange - 2
- 4xLabs - ٨١٨٨ - ٨١٨٨ XFSJHY
- Hiranya test
- 4xLabs - ٨١٨٨ - ٨١٨٨ X75PF9
- zaf
- Outlet 2
- Outlet 2:CH207X
- BG MONEY CHANGER
- 4xLabs - ٨١٨٨ - ٨١٨٨ B59WEX
- Test prod July
- 4xLabs - ٨١٨٨ - ٨١٨٨ WPUHY8
- Test1234
- 4xLabs - ٨١٨٨ - ٨١٨٨ JPUWLQ
- Test Landscape

4X Bg Money Changer

Date : 5/16/2018 Time : 5:56:08 PM

Flag	Currency	Unit	Buy	Sell
			Cash	Cash
	PEN	1	0.4167	0.4176
	COP	1	0.0005	0.0005
	ALL	1	0.0123	0.0123
	XAF	1	0.0024	0.0024
	QAR	1	0.3628	0.3636
	OMR	1	3.4309	3.4378
	BHD	1	3.5061	3.5131
	BDT	1	0.0159	0.0159
	CLP	1	0.0021	0.0021
	AED	0,1	0.3564	0.3590
	BRL	1	0.4556	0.4335
	NPR	1	0.0132	0.0132
	DOP	1	0.0287	0.0288
	JOD	1	1.9137	1.9175
	AFN	1	0.0198	0.0198
	ARS	1	0.0761	0.0762
	LKR	1	0.0089	0.0089
	THB	1	0.0407	0.0408

Your rateboard can be customised in different ways. Upload your company logo, and change the positioning, colours, font, background and footer of your board, which can be in the portrait or landscape format.


biz4x 4xLabs - 118a - 示范 Rateboard

1 Select your template 2 Set up your board rates 3 Name and save

Header Rates board table Footer Preview

Setup - Header

Upload logo



[Choose a picture](#)

Logo position
 Left Center Right

Title

Title position
 Left Center Right

Header style

Background

Header Text

Date format

Date position
 Left Right

Time format

Time position
 Left Right

Back Next

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biz4x 4xLabs - 118a - 示范 Rateboard

1 Select your template 2 Set up your board rates 3 Name and save

Header Rates board table Footer Preview

Setup - Rates board table

Rates board style

Background Content

Number of rows

Fontsize (px)

Padding Row (px)

Display currency name Yes No

Columns Rows

Columns / On Display

+	Currency Code	+	Currency	+	Currency	+	BUY	+	Unit	+	SELL	+	Unit

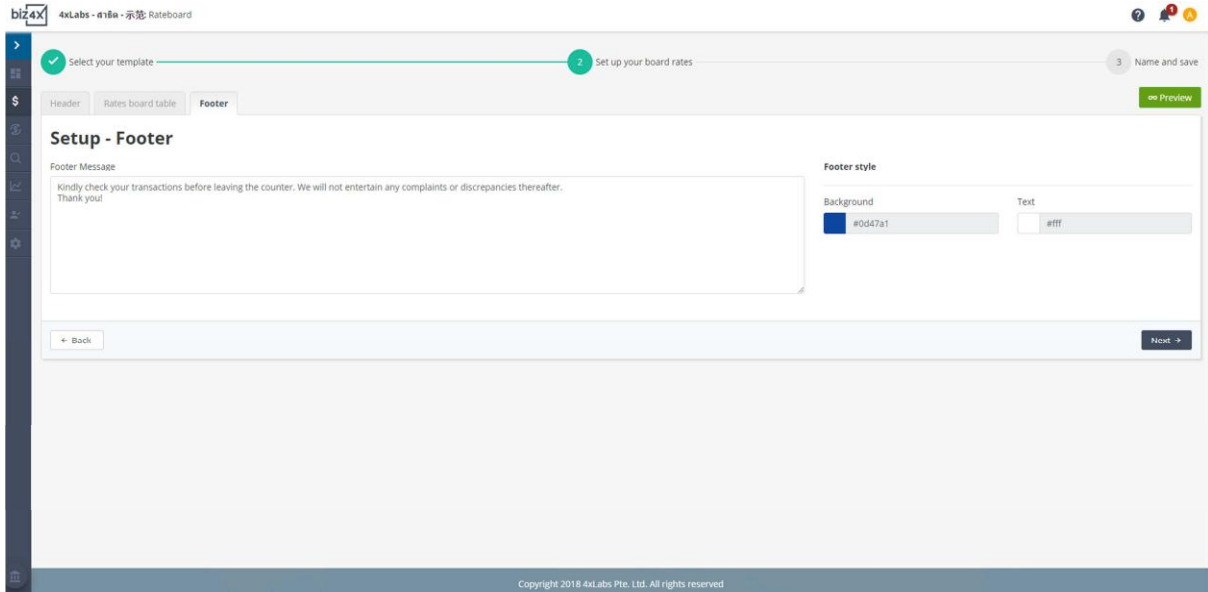
Columns title style

Background

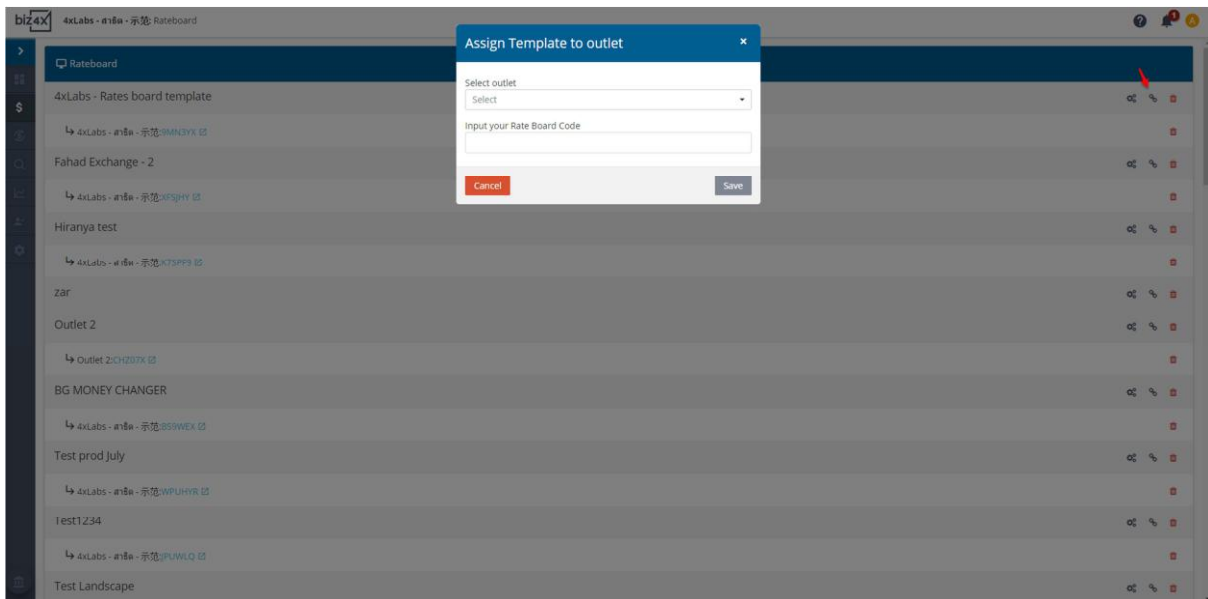
Text

Back Next

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When you choose to assign the rateboard, you can select an outlet and enter the code of the rateboard you wish to assign to the outlet.



Now that you have configured your currencies, you are all set for the Business Management and Customer Acquisition module.

Customer Acquisition

Bookings are a part of the Customer Acquisition module, and incoming customer bookings mean that you have received requests from customers to book currency at the Buy or Sell Rate you had earlier specified. Speak with your account manager to ensure that your



business is listed on Get4x so it can receive bookings. You will have to provide details like the full address, opening hours and outlet pictures. Once this is set-up, ensure that your rates are listed online. You will only receive bookings if you had earlier enabled the options to have your Buy and Sell Rates displayed on Get4x or other partner websites. Customers who go to these sites can thus book your offered Buy or Sell rate.

Once you have accepted their booking, you will have to lock in that rate for them for two hours. Customers who book a rate with your business, will show up with their Get4x booking ID within that time frame. You will be provided with customer contact information such as their email and mobile number after a booking has been accepted. Once the transaction has been completed, you can mark the status as complete.

The screenshot displays the Biz4X Exchange Comps Dashboard. It features a 'New transaction' form at the top, a 'Live FX Rates' table, and a 'Bookings' section. The 'Live FX Rates' table lists various currency pairs with their respective Bid, Ask, Open, High, Low, Change, and Update times. The 'Bookings' section shows a list of transactions, with one booking highlighted in red. This booking is for 1,000 THB, with a rate of 22.6594286, and is marked as 'Approved'. The booking details include the account name 'Account Erwan', email 'erwan@exlabs.co', and a note 'Pick up cash at 2:50 PM'. The 'Mark as complete' button is visible next to the booking.

Pairs (B)	Bid	Ask	Open	High	Low	Change	Update
USDSGD	1.338250	1.339250	1.341750	1.342300	1.337850	-0.22%	6:23:21 AM
HKDCAD	0.165430	0.165505	0.165300	0.165720	0.164490	0.10%	6:23:20 AM
EURAUD	1.547100	1.548330	1.545700	1.549650	1.541750	0.13%	6:23:21 AM
MYRSGD	0.335920	0.336590	0.337020	0.337335	0.335930	-0.23%	6:23:20 AM
EURUSD	1.171650	1.171950	1.168850	1.173000	1.165650	0.25%	6:23:21 AM
SGDCNY	4.772050	4.777100	4.764350	4.776800	4.743100	0.21%	6:23:20 AM
USD1000VND	22,780,000.000000	22,850,000.000000	22,774,000.000000	22,817,000.000000	22,765,000.000000	0.18%	6:23:19 AM
IDRBND	0.000096	0.000096	0.000096	0.000096	0.000095	0.61%	6:23:59 AM

Either party may also request for a cancellation, however a reason for the cancellation must be given. Other status include New, Approved, Completed and Rejected.

Business Management

Business Management consists of several different components such as **Transactions**, **Stocks**, **Customers** and **Reports**. As you are setting up your Biz4x account for the first time, you might wish to enter all stock of your local and foreign currency and its associated cost. This will be used to tabulate your profit and loss when you begin recording transactions.

Adjust stock

Note Type	Unit	Balance	Value Cost Rate	Value Default Rate	Expected Profit
MYR	1	1,000.00	3,000.00	336,9840	-2,663.0160
AED	1	-111,350.00000000	0.00000000	-39,974.6500	-39,974.6500
GBP	1	80,032.53	143,169.74	148,926.1815	3,756.4465
IDR	10000	-1,980.68	0.00	-2,019.7000	-2,019.7000
USD	1	647,800.000	668,645.893	911,065.9200	42,420.0272
TRY	1	-2,000.0000	0.0000	-769.6000	-769.6000
HKD	1	10,000.00	77,700.00	1,765.0000	-75,935.0000
EUR	1	0.0000	0.0000	0.0000	0.0000
NZD	1	599,000.00	608,500.00	611,698.8000	3,198.8000
COP	1	100,000.00	50,000.00	50.0000	-49,950.0000
XAF	1	30,000.00	2,6000	0.0024	76,000.00
					72.0000
Total Foreign Stock			1,829,015.6278	1,631,150.9355	-197,864.6923

Note Type	Unit	Balance	Stock Cost Rate	Default Sell Rate	Value Cost Rate	Value Default Rate	Expected Profit
SGD	1	98,157,108.02	1,0000	1,0000	98,157,108.02	98,157,108.0200	0.0000
Total Local + Foreign					99,986,123.6478	99,788,258.9555	-197,864.6923

You will also be able to track all stock adjustments which you can retrace from the **Stock History** screen.

Stocks History

#	Adjustment Made By	Outlet	Stock Before Adjustment	Stock After Adjustment	Currency	Unit	Adjustment Amount	Credit or Debit	Adjustment Type	Description	Creation Date
88305	Angela Cheong	4xLabs - 4xLabs - 示范	0	1,000	MYR	1	1,000	Credit	Adjustment - foreign currency		Mon 26/02/2018 02:05pm
43597	Maxime Cozien	4xLabs - 4xLabs - 示范	0	50,000	XAF	1	50,000	Credit	Adjustment - foreign currency		Thu 07/12/2017 07:58pm
43596	Maxime Cozien	4xLabs - 4xLabs - 示范	547,800	647,800	USD	1	100,000	Credit	Adjustment - foreign currency		Thu 07/12/2017 07:56pm
36444	Lbam Ponye	4xLabs - 4xLabs - 示范	549,900	549,800	USD	1	100	Debit	Commission on currency exchange		Sat 25/11/2017 04:53pm
36443	Lbam Ponye	4xLabs - 4xLabs - 示范	550,000	549,900	USD	1	100	Debit	Commission on currency exchange		Sat 25/11/2017 04:53pm
27421	Maxime Cozien	4xLabs - 4xLabs - 示范	49,100	549,100	USD	1	500,000	Credit	Adjustment - foreign currency		Thu 09/11/2017 06:01pm
27417	Maxime Cozien	4xLabs - 4xLabs - 示范	-50,900	49,100	USD	1	100,000	Credit	Adjustment - foreign currency		Thu 09/11/2017 05:56pm
13209	Maxime Cozien	4xLabs - 4xLabs - 示范	0	100,000	COP	1	100,000	Credit	Adjustment - foreign currency		Tue 17/10/2017 08:06am
2643	Maxime Cozien	4xLabs - 4xLabs - 示范	-401,000	99,000	NZD	1	500,000	Credit	Adjustment - foreign currency		Thu 10/08/2017 10:00pm
2638	Maxime Cozien	4xLabs - 4xLabs - 示范	0	100,000	NZD	1	100,000	Credit	Adjustment - foreign currency		Thu 10/08/2017 09:09pm
2600	Maxime Cozien	4xLabs - 4xLabs - 示范	0	10,000	HKD	1	10,000	Credit	Adjustment - foreign currency		Mon 07/08/2017 10:20pm
2335	Maxime Cozien	4xLabs - 4xLabs - 示范	0	100,000	GBP	1	100,000	Credit	Adjustment - foreign currency		Tue 01/08/2017 02:41pm
2169	Rafic Ismail	4xLabs - 4xLabs - 示范	100	10,100	USD	1	10,000	Credit	Other		Tue 29/07/2017 04:28pm
364	Hiranya Venkatarama	4xLabs - 4xLabs - 示范	-1,997,650.85	98,002,349.15	SGD	1	100,000,000	Credit	Adjustment - foreign currency		Mon 28/05/2017 12:21pm
282	Hiranya Venkatarama	4xLabs - 4xLabs - 示范	-2,045,821.86	-2,000,000	SGD	1	45,821.86	Credit	Adjustment - foreign currency	hiranya	Wed 03/05/2017 02:15pm

Now that you have input all your stock of currencies and your cost, you can see how much profit or loss you will make when you record transactions on the main Biz4x Dashboard. In the example below, you can see that the business does not have enough stock to proceed with this transaction. They will also incur a loss on this transaction.

Biz4x provides you with the option to record customer details, however you can also opt to record the transaction without tagging or associating it with a customer.

New transaction

Sell MYR x 3,000 Rate 2.9675 Amount (L) SGD 1,010.95 R ↺ ⊖ ⊕

Remark:

Profit on SGD sale:-2,663.02
Record customer details

98.2M -2K Cash Select Select Reset Add

If you choose to create a customer account, you will be taken to a second screen where you can input customer details, as well as upload their identification documents. If a customer account has been created for this individual previously, you can search for that account and link it to this transaction.

New transaction

Search Search Customer Upload document + More info

First Name* Rafic Last Name* Ly Nationality* Singapore Date of Birth 12/04/1982

Document Type Number Date of Issue DD/MM/YYYY Date of Expiry DD/MM/YYYY

Compliance check Record customer details

← Back Reset Save

While you are recording this transaction, you can request for a compliance check to be performed on this customer simultaneously to ensure they are not on any anti-money laundering, politically exposed persons or sanctions list. Once these details have been saved in the system, you can also proceed to print. The screen below shows that no matches have come up in the compliance database for the customer name.

New transaction

Transaction ID	Payment	B/S	CCY	Rate	Amount (F)	Amount (L)	Check
GTRC-6PD92M	Cash	SELL	MYR	2.9675	3,000	1010.95	No match

Delete transaction Print transaction Add new transaction

You can review the list of all saved transactions through the **Transactions History** screen. Search filters allow you to sort through the results to locate the particular transaction you are seeking.

Transaction ID	Type	Currency	Unit	Foreign Amount	Rate	Local Amount	Profit	Recorded by
GTRC-6PD92M	Sell	MYR	1	3,000	0.337	1,010.95	-2663	Angela Cheong
GTRC-KH1185	Sell	IDR	10000	980.68	1.0197	1,000	0	TestTeller TestTeller
GTRC-T569N3	Sell	AED	1	100	0.359	35.9	0	Luan Nguyen
GTRC-Z5CRW5	Sell	GBP	1	967.5	1.8605	1,800	69.25	Angela Cheong
GTRC-DPX8U0	Sell	GBP	1	999.57	1.8608	1,860	71.88	Angela Cheong
GTRC-QNRY0X	Buy	AED	1	3,000	0.358	1,074	0	Angela Cheong
GTRC-BLRXK1	Sell	SAR	1	1,000	0.3638	363.8	363.8	Maxime Cozien
GTRC-A7R09T	Sell	AED	1	1,000	0.369	369	369	Maxime Cozien
GTRC-70X3TF	Sell	AED	1	10,000	0.369	3,690	3,690	Maxime Cozien
GTRC-X15C70	Sell	AED	1	150	0.369	55.35	55.35	Maxime Cozien
GTRC-S750TL	Sell	AED	1	100	0.369	36.9	36.9	Maxime Cozien
GTRC-OMEFND	Sell	XAF	1	20,000	0.0024	48	-51952	Maxime Cozien
GTRC-ALLUJM	Sell	USD	1	1,000	1.4067	1,406.7	94.82	Maxime Cozien
GTRC-P4XH15	Sell	USD	1	1,000	1.4065	1,406.5	94.62	Maxime Cozien
GTRC-SIY01B	Buy	USD	1	1,000	1.4036	1,403.6	0	Lbam Ponye

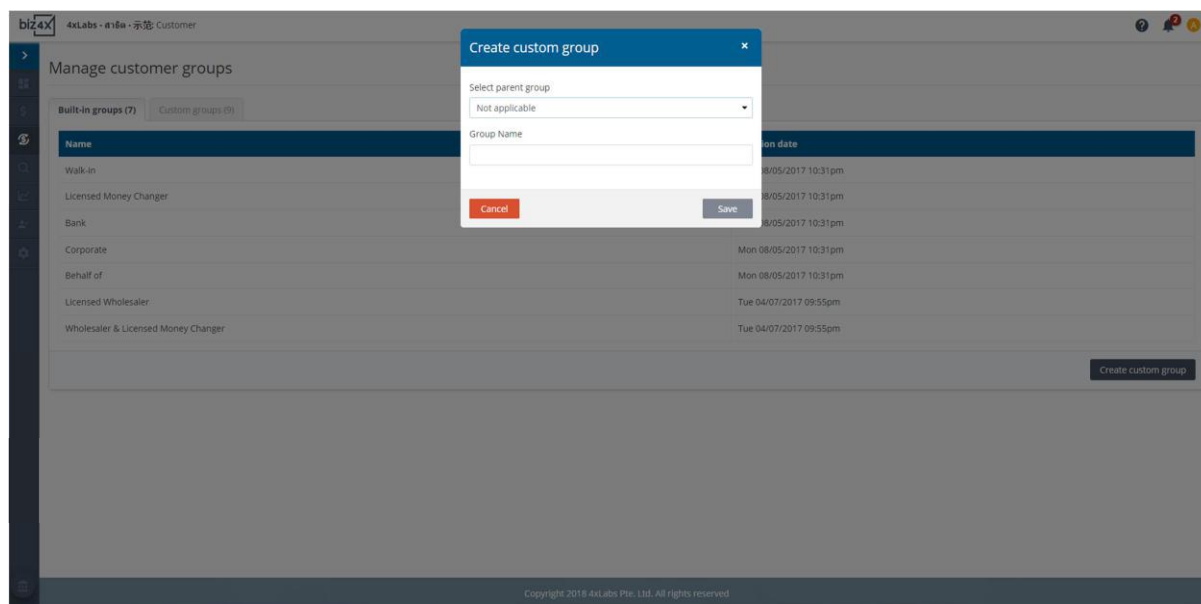
The input of data in the new transactions screen is governed by the **Transaction Settings** that are specified. In the example, below, a compliance check must be conducted on all transactions that are equal to or greater than 5000 in local currency. The business owner can also make it mandatory for the tellers to submit customer details, source of funds and purpose of transactions. If these details are not submitted, the teller will not be able to save the transaction in the system. A limit can also be set so that tellers can only record transaction amounts up to a certain cap.

While you can enter details about the customer through the main console, you can also access a dedicated screen which will allow you to input even more customer information in greater detail.

A list of all created customers can be found in the **Customer list** and you can filter through this list as well.

Title	First Name	Last Name	Nationality	Telephone	Group Name			
Mr	Audrey	Van Houten	Algeria		Walk-in			
Mr	Angela	Cheong	Albania		Walk-in			
Mr	Max	Coz	France		Walk-in			
Mr	Emmanuel	Macron	France		Walk-in			
Mr	Max	Test	France		Walk-in	Mon 04/12/2017 02:09pm		
Mr	John	Doe	Algeria		Walk-in	Thu 09/11/2017 06:04pm		
Mr	Gulled	Omar	United Kingdom		Walk-in	Fri 03/11/2017 06:02pm		
Mr	Ronnie	Ronnie	Hong Kong		Walk-in	Fri 03/11/2017 03:07pm		
Mr	Max	Opello	Peru		Walk-in	Tue 17/10/2017 08:24am		
Mr	Paulo	Balarezo	Peru		Walk-in	Tue 17/10/2017 07:54am		
Mr	Nayeon	Kim	South Korea		Walk-in	Fri 13/10/2017 04:41pm		
Mr	Emmanuel	Macron	France		Walk-in	Fri 06/10/2017 02:55pm		
Mr	Emmanuel	Macron	France		Walk-in	Fri 06/10/2017 02:54pm		
Mr	David	Cameron	United Kingdom		Walk-in	Tue 29/08/2017 02:38pm		
Mr	Raymond	Suhari	Indonesia		Walk-in	Tue 29/08/2017 02:36pm		
Mr	Raymond	Suhari	Indonesia		Walk-in	Tue 29/08/2017 02:36pm		
Mr	hjhjh	jhhjh	Algeria		Walk-in	Wed 23/08/2017 12:46pm		
Mr	jean	Dupont	France		Licensed Bank	Thu 10/08/2017 10:02pm		
Mr	Ben	Utomo	Australia		Walk-in	Thu 10/08/2017 09:21pm		

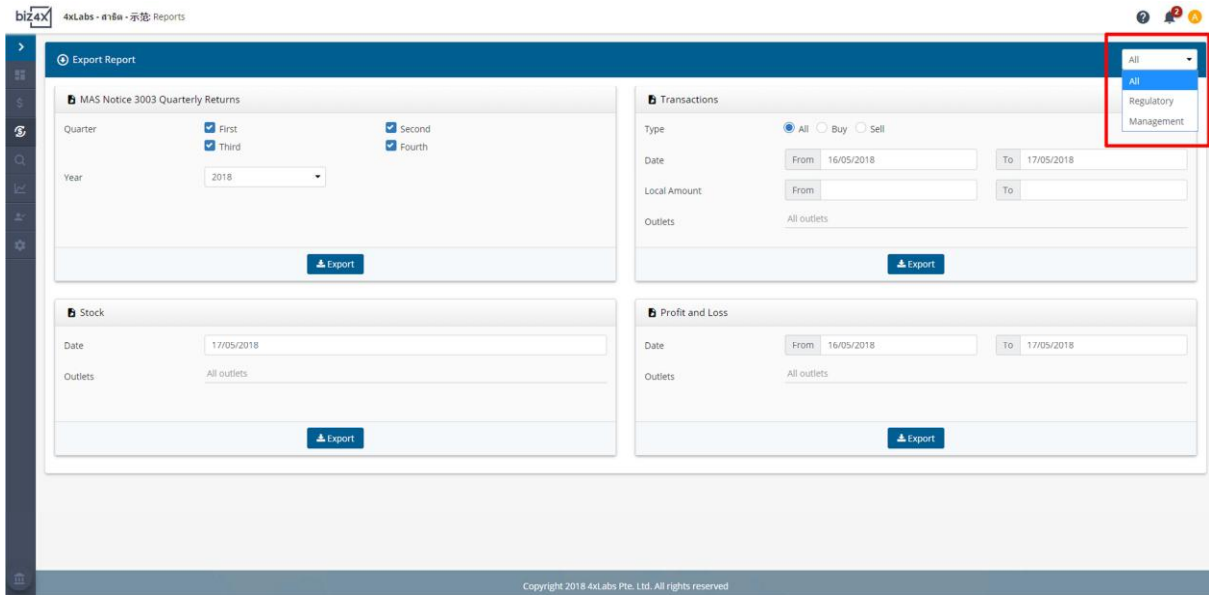
Finally, customers can be categorised into different groups for easy reference. While we have created some default groups, businesses can also create their own custom groups.



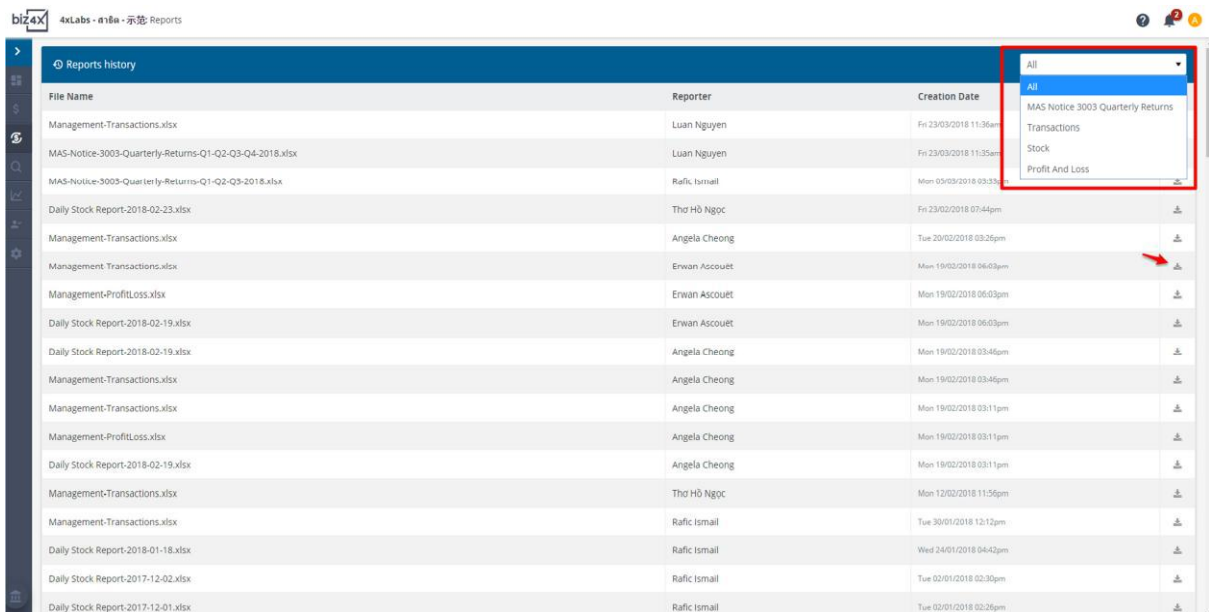
Biz4x makes it easy to monitor the performance of a currency exchange business with its automated management reports - Transactions, Stock and Profit and Loss from the **Reports** screen. Choose your time frame and outlets. When you click on the Export button, a csv file with the information you requested will be downloaded to your device.

You can filter between regulatory and management reports. You will only be able to see the option for generating local regulatory reports for the country in which your business is based. For example, you will only be able to see the MAS 2003 Notice if your business is in Singapore. If your business is in Malaysia, you will see a different set of regulatory reports such as MSB02 and Line by Line reports.

We only support local regulatory reports for Singapore, Malaysia and Hong Kong at the moment, but will continue to develop more regulatory reports based on customer demand.



The **Reports history** screen will show you all the reports that have been generated, the dates they were generated and by which user. It will also provide the option to download the reports that were previously generated. Here again, reports can be filtered based on your selection.

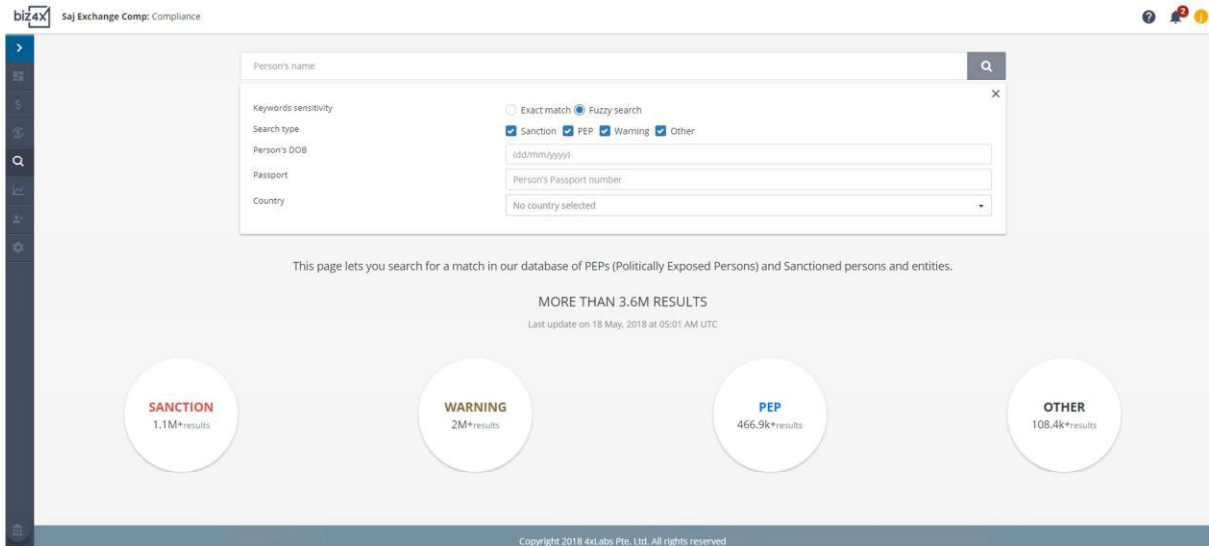


Compliance

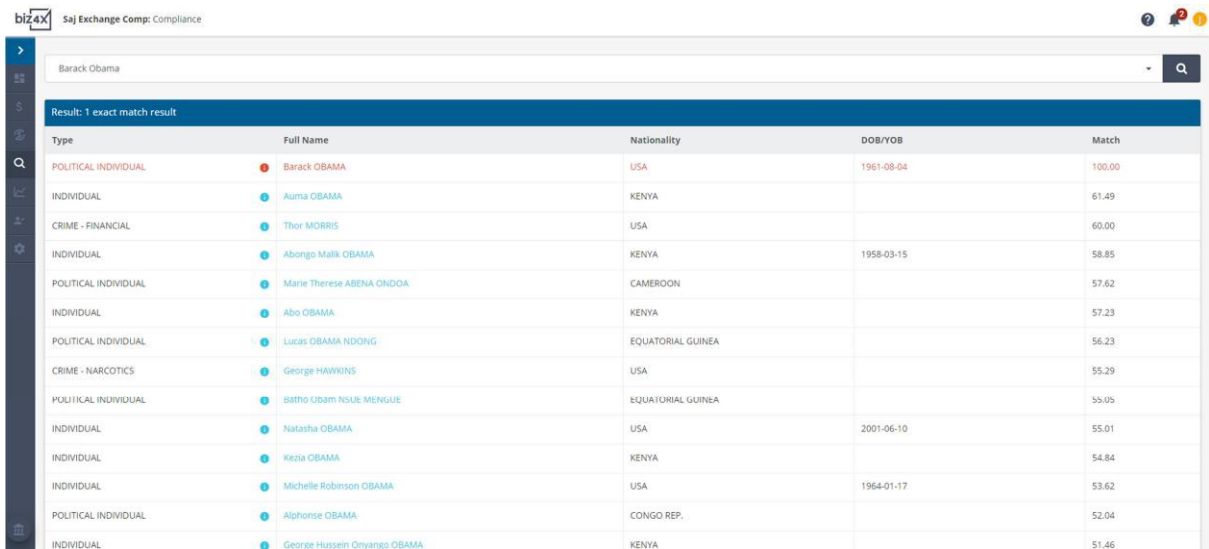
Regulators in different countries mandate that money service businesses conduct a Know Your Customer check on any individual that wishes to exchange currency beyond a certain amount. This amount differs from country to country. While you can conduct the compliance check as you are saving a transaction, customer screening can also be done in its own



separate module in Biz4x. To increase the accuracy of your search, you can opt for exact matches to increase keyword sensitivity. You can also choose to only search within certain lists, or search by a person's date of birth, identification number or country to narrow down the results.



Once you have begun the search, you will see that the system provides a percentage match scoring to help you better assess the risk of different individuals. In the example below, the keyword Barack Obama has a 100% match under type Political Individual.



Clicking on that particular search result will reveal further details as to why Barack Obama has been listed in the results (previous US president).

Barack OBAMA

Print

Entity type **POLITICAL INDIVIDUAL [i]**

Low Quality a.k.a *Not Available*

Result type **Pep**

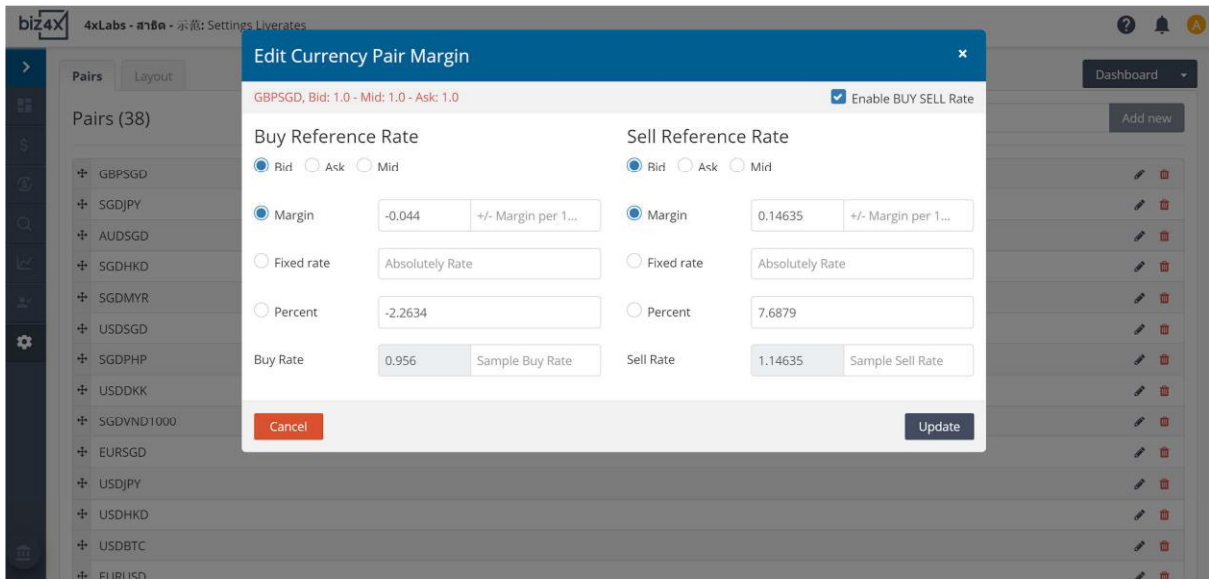
First name	Barack	Nationality	USA
Last name	OBAMA	Passport number	<i>Not Available</i>
a.k.a	OBAMA,Barack Hussein Jr	Country	USA
Native Name	<i>Not Available</i>	Subcategory	USA
aka Spelling	<i>Not Available</i>	Place Of Birth	Honolulu, Hawaii, USA
Birthday	1961/08/04	Locations	~ Chicago, Illinois ~ USA ~ Washington, District of Columbia ~ USA
Year of birth	<i>Not Available</i>	Further Information	[BIOGRAPHY] State President of the USA (Jan 2009 - Jan 2017). Chairman of the US National Security Council (Jan 2009 - 2017). Federal Senator for the State of Illinois (2005-2008). Former member of the Environment and Public Works Committee, the International Relations and the Veterans' Affairs Committees. Member of Illinois State Senate (1997-2005). Former attorney and community organiser. Member of the Democratic Party. [IDENTIFICATION] Michelle Robinson Obama (spouse). Malia Ann Obama (daughter). Natasha Obama (daughter). Madelyn Lee Dunham (grandmother) (deceased). Abongo Malik Obama (half-brother). Sheila Anyango (sister-in-law). Fauziah Anyango (sister-in-law). Abo Obama
E/I	Male		
Ssn	<i>Not Available</i>		
ID	<i>Not Available</i>		

Live FX Rates

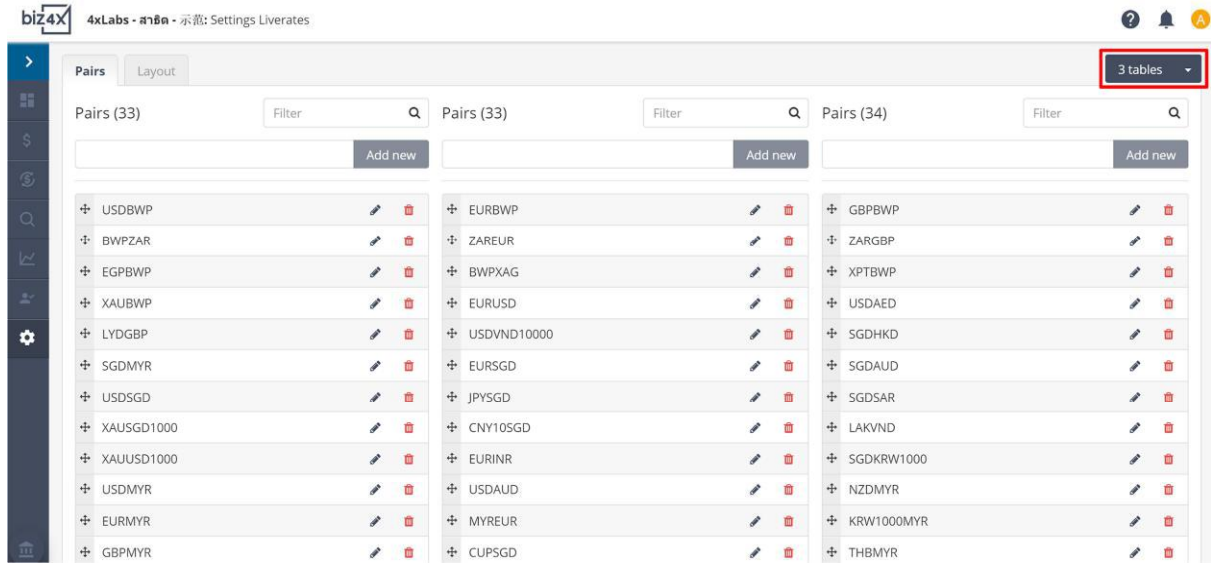
To add currency pairs to your Live FX Rates table, go to Settings under the Live FX Rates module. You can add new currency pairs to the list at the top right corner of the screen. Clicking and dragging the icon to the left of the currency pair will allow you to reorder these pairs to your convenience. You can also specify a reference Buy and Sell rate for these currency pairs by clicking on the pencil edit icon to the right of the currency pair.



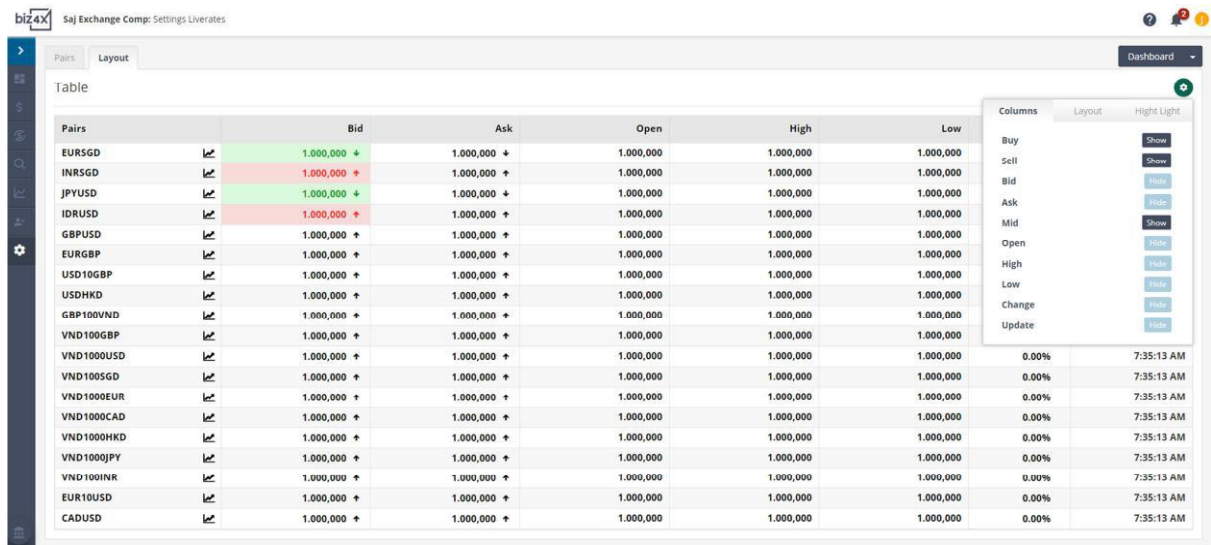
From the screen below, you will be able to enable the reference Buy and Sell rate as well as customise the margins for these figures.



Clicking on the dropdown menu under Dashboard to the top right of the Live FX Rates settings screen will allow you to switch from one table to multiple table formats and edit the currency pairs for these.



Switch from the Pairs tab on the Live FX Rates Settings screen to the Layout tab and you will be able to customise the display of your Live FX Rates, when you click on the gear icon to the top right of the screen. Choose which columns you want to display under Columns.



Select the Layout tab and you will be able to change the colour of the background and row height.

Columns **Layout** Hight Light

White Black

Odd Background **Odd Text**

Even Background **Even Text**

Row Height

Select the Highlight tab to access options for changing the colour of the highlighted rates, as well as font style and font size.

Columns Layout **Hight Light**

Background Text

Background Up **Background Down**

Text Up **Text Down**

Font Style

Font Size

Once you are done with customising your display, you can choose to view the Live FX Rates in a one table or a three-table format on a dedicated screen.



Outlet 2: Liverate

Live FX Rates				Live FX Rates				Live FX Rates			
Pairs (33)	Bid	Ask	Mid	Pairs (33)	Bid	Ask	Mid	Pairs (33)	Bid	Ask	Mid
USDBWP	9.863950	9.982950	9.923450	EURBWP	11.635000	11.778500	11.707000	GBPBWP	13.304000	13.468500	13.386500
BWPZAR	1.265150	1.283450	1.274250	ZAREUR	0.066947	0.067123	0.067035	ZARGBP	0.058544	0.058701	0.058623
EGPBWP	0.552930	0.561300	0.557110	BWPXAG	0.006138	0.006138	0.006138	XPTBWP	8,804.100000	8,804.100000	8,804.100000
XAUBWP	12.790.500000	12.790.500000	12.790.500000	EURUSD	1.179500	1.179600	1.179500	USDAED	3.672500	3.673500	3.673000
LYDGBP	0.536545	0.557235	0.546695	USDVND10000	2.275100	2.282100	2.278600	SGDHKD	5.843900	5.846100	5.845200
SGDMYR	2.955700	2.960500	2.958200	EURSGD	1.584150	1.584750	1.584450	SGDAUD	0.991205	0.991605	0.991405
USDSGD	1.342750	1.343250	1.342950	JPYSGD	0.012099	0.012104	0.012101	SGDSAR	2.791900	2.793400	2.792700
XAUSGD1000	1.728700	1.730450	1.729550	CNY10SGD	2.109400	2.110800	2.110350	LAKVND	2.659450	2.806650	2.731200
XAUUSD1000	1.287400	1.288200	1.287800	EURINR	80.253000	80.291000	80.272000	SGDKRW1000	0.804070	0.805260	0.804695
USDMYR	3.970650	3.975650	3.973150	USDAUD	1.331300	1.331700	1.331500	NZDMYR	2.738100	2.743950	2.741050
EURMYR	4.683400	4.689800	4.686600	MYREUR	0.213230	0.213520	0.213375	KRW1000MYR	3.670850	3.682300	3.676550
GBPMYR	5.357400	5.362600	5.360000	CUPSGD	1.309700	1.378250	1.343100	THBMYR	0.123385	0.123695	0.123540
CADMYR	3.097400	3.101500	3.099500	JPY100SGD	1.209900	1.210350	1.210100	HKDAED	0.467840	0.467995	0.467915
MYRTHB	8.084500	8.104800	8.094600	THB100SGD	4.172800	4.179500	4.176000	USDQAR	3.640050	3.642050	3.641050
MYRHKD	1.974600	1.977200	1.975900	INR100SGD	1.973550	1.974600	1.974050	AEDQAR	0.990835	0.991650	0.991240
MYRCNY	1.600800	1.603300	1.601900	TWDSGD	0.044891	0.044912	0.044902	USDBBD	1.999950	1.999950	1.999950
AUDMYR	2.982900	2.984700	2.983600	DKKSGD	0.212705	0.212810	0.212755	USDBMD	0.999930	1.000030	0.999980
MYRJPY	27.916000	27.951500	27.934500	NZDSGD	0.926670	0.927015	0.926845	USDBSD	0.994180	1.006160	1.000170
MYRINR	17.112500	17.136500	17.124500	CUCSGD	1.342550	1.342550	1.342550	USDCUC	1.000015	1.000015	1.000015
AEDMYR	1.080570	1.082225	1.081400	LAK1000SGD	0.156985	0.165185	0.160980	GGPUSD	1.350050	1.350050	1.350050
USDCNY	6.374900	6.376900	6.375900	AEDSGD	0.365570	0.365760	0.365650	IMPUSD	1.350050	1.350050	1.350050
SGDIDR10000	1.049235	1.050745	1.050030	ALL100SGD	1.241150	1.252900	1.247000	USDPAB	0.978920	1.021420	1.000170
CADSGD	1.047500	1.048000	1.047800	MXN10SGD	0.679745	0.680850	0.680295	CHFSGD	1.343100	1.343800	1.343500
AUDSGD	1.008465	1.008870	1.008670	AZNSGD	0.785350	0.793320	0.789315	USDHKD	7.849500	7.850000	7.849750

Settings

Some of the settings here have been included in the relevant sections about those modules. Others are described below.

Under **Users**, businesses can create and register new users, as well as assign default roles to them.

Saj Exchange Comp: Account Management

Name	Email	Outlet	Role	Actions
Custom Owner	customteller@gmail.com	Saj Exchange Comp	Manager	
John Doe	sajexchange@gmail.com	The MC Root	Owner	
Rafic Rafic	rafic@4xlabs.co	The MC Root	Manager	
Truong Le	truong@4xlabs.co	The MC Root	Manager	
Mini Teller Test	minteller@th2k.com	The MC Root	Manager	
Test Nha 00000	hhhhhh.0000000@gmail.com	The MC Root	Owner	
Saj_Test_Biz4x Saj_Test_Biz4x	saj_test_biz4x@biz4x.com	Erwan Demo Test	Manager	

[Add new](#)

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Roles & Permissions allow businesses to review what kind of permissions default roles like Owner, Manager, Compliance Officer and Teller have. Businesses can also create custom roles to limit or extend more permissions to their employees.



Manage roles & permissions

Built-in roles (4) Custom role (0)

Role name	Parent role	Description	Users	Actions
Owner	Not applicable	View and edit rights on the Biz4x account and all features that belong to an outlet or a group of outlets.	2	
Manager	Not applicable	View and edit rights on the features that belong to an outlet or a group of outlets.	5	
Compliance Officer	Not applicable	View and edit rights on the Compliance and the Business Management features (view rights for Transactions and Stock).	0	
Teller	Not applicable	View rights on the features that belong to an outlet or a group of outlets.	0	

*Built-in roles are the Biz4x roles with a set of pre-defined permissions.

[Create custom role](#)

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Permissions

Component	View	Execute	Manage	Delete
Your Currencies Define which currencies your organisation rates, stocks and trades	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	-
Your Rates Set the rates for your Outlet(s) and their display over different channels	<input checked="" type="checkbox"/>	-	<input checked="" type="checkbox"/>	-
Rate Board Create, customize and assign your rateboards to your outlet(s)	<input checked="" type="checkbox"/>	-	<input checked="" type="checkbox"/>	-
Transactions Record and manage your transactions per outlet(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	-	<input checked="" type="checkbox"/>
↳ Transactions Settings Settings for transactions	-	-	<input checked="" type="checkbox"/>	-
↳ Transactions Rates Modify the Rates of your Transactions	-	<input checked="" type="checkbox"/>	-	-
Stocks Balance your stock(s) of local and foreign currencies per Outlet(s)	<input checked="" type="checkbox"/>	-	<input checked="" type="checkbox"/>	-
↳ Stocks History View your historical of stock(s) of local and foreign currencies per Outlet(s)	<input checked="" type="checkbox"/>	-	-	-
Customers Manage your customers per Outlet and organize them into groups	<input checked="" type="checkbox"/>	-	<input checked="" type="checkbox"/>	-
↳ Customer Groups Manage your customers per Outlet and organize them into groups	-	-	<input checked="" type="checkbox"/>	-
Reports Leverage your Outlet(s) activity by generating management and/or regulatory reports	-	-	-	-
↳ Management Leverage your Outlet(s) activity by generating management reports	<input checked="" type="checkbox"/>	-	-	-
↳ Regulatory Leverage your Outlet(s) activity by generating regulatory reports	<input checked="" type="checkbox"/>	-	-	-
Compliance Run detailed background checks on any customer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	-	-
KYC Repository	<input checked="" type="checkbox"/>	-	<input checked="" type="checkbox"/>	-

Account Details is where you might edit some key details about your business.

Account Details




Company	<input type="text" value="Saj Exchange Comp"/>
Country	<input type="text" value="Singapore"/>
City	<input type="text" value="Singapore"/> x
Timezone	<input type="text" value="Asia/Singapore"/>
Postal code	<input type="text" value="1234567"/>
Email	<input type="text" value="sajexchange+mc@gmail.com"/>
Mobile phone	<input type="text" value="65123456"/>
Address (en)	<input type="text" value="Saj Exchange Address"/>
Website	<input type="text" value="Website"/>
License	<input type="text" value="Saj Exchange Lic"/>

Back
Update

Outlets enables you to set up your various branch outlets by adding a picture, or through input of opening hours and pictures of their storefront.

biz4x Saj Exchange Comp: Account Management
🔔 2 📧 1

Outlet details Outlet users

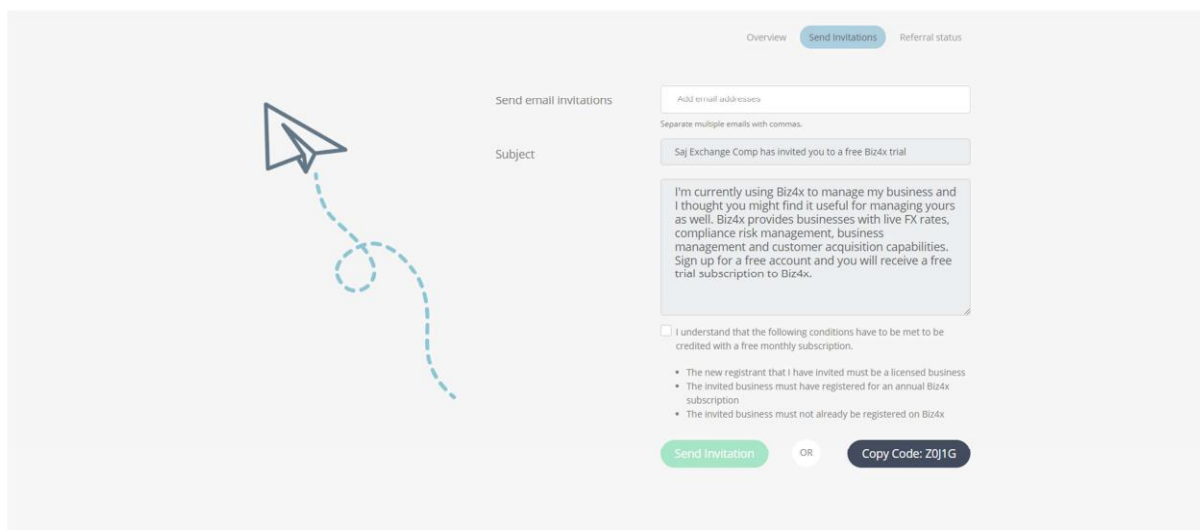
Outlet Name (en) <input type="text" value="Saj Exchange Comp"/>	Outlet Name (other language) <input type="text" value="Outlet Name (other language)"/>	Outlet front picture  Change a picture	Outlet building picture  Choose a picture	Outlet street picture  Choose a picture
Address (en) <input type="text" value="Saj Exchange Address"/>				
Address (other language) <input type="text" value="Address (other language)"/>				
Postal code <input type="text" value="123456"/>				
City <input type="text" value="Singapore"/> x				
Timezone <input type="text" value="Asia/Singapore"/>				
Email <input type="text" value="sajexchange+outlet@gmail.com"/>		Phone <input type="text" value="65123456"/>		
License <input type="text" value="1111111"/>				

Day	Start	End	Status
Monday	08:00	21:00	Open
Tuesday	08:00	22:00	Open
Wednesday	08:00	21:00	Open
Thursday	08:00	21:00	Open
Friday	08:00	21:00	Open
Saturday	08:00	21:00	Open
Sunday	08:00	21:00	Open

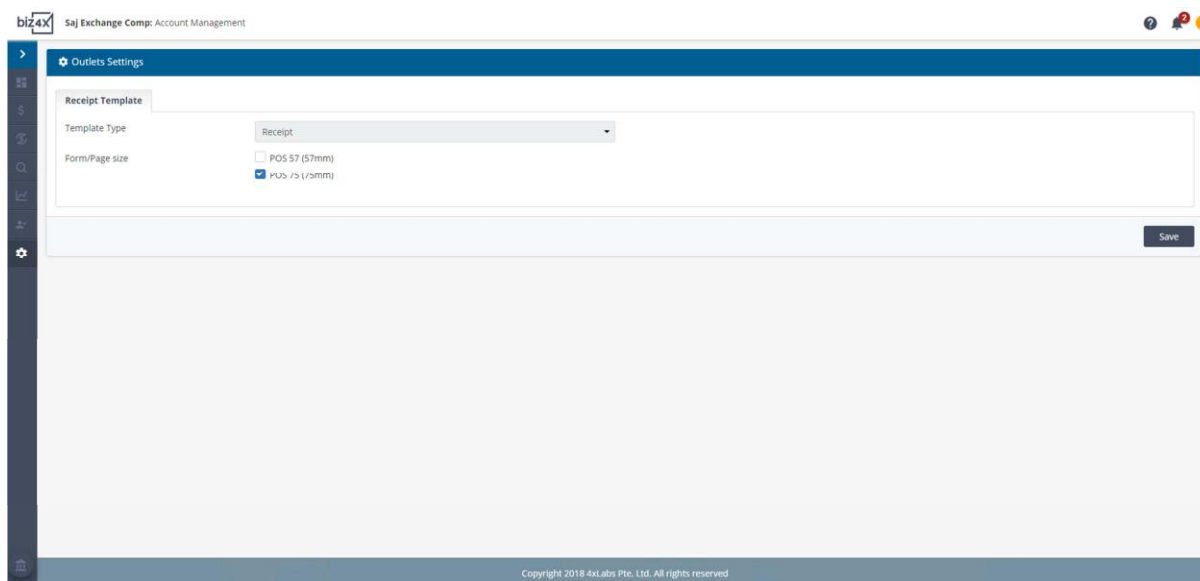
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Update

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Through a **Referral**, businesses can introduce their peers or other money services businesses to Biz4x through sending an email referral. Businesses who successfully refer contacts, will be granted a free trial for several months.



Outlet Settings allow businesses to choose between two different receipt sizes.



... And that's all you need to know to begin using Biz4x!

This guide to Biz4x was created based on Biz4x version 2.4. For information on how to use the Biz4x Marketplace, check out the separate Biz4x Marketplace guides. If you have a question about this guide, do feel free to send us a note at support@biz4x.com.