

# Belmoney Smart System Portal

RAAS Partner User Manual  
V 1.0

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# 1. Document Information

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## Validation Procedure

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The Board of Directors	v. 1.0	Validation	03/2026

## Version History

Version	Date	Change Description
v. 1.0	3/2026	First Version

# How to Use This Document?

This document provides clear instructions on how to use the Belmoney Smart System Portal. The procedures and information included in this manual are designed to help users easily navigate the system and understand its operational features.

To make the guide easier to follow:

- 👁 Field details and instructions are highlighted in callout boxes to help users understand each section clearly.
- 👁 Callout references are placed directly on or between screenshots of the current version of the Smart System.
- 👁 Important information is highlighted in text boxes to ensure users can easily identify key instructions.

Users are encouraged to read this manual carefully to become familiar with the system's functionality and operational procedures.

## Scope of the Document

This document has been created to provide instructions for using the Belmoney Smart System Portal and to familiarize users with its operational features as front-end users.

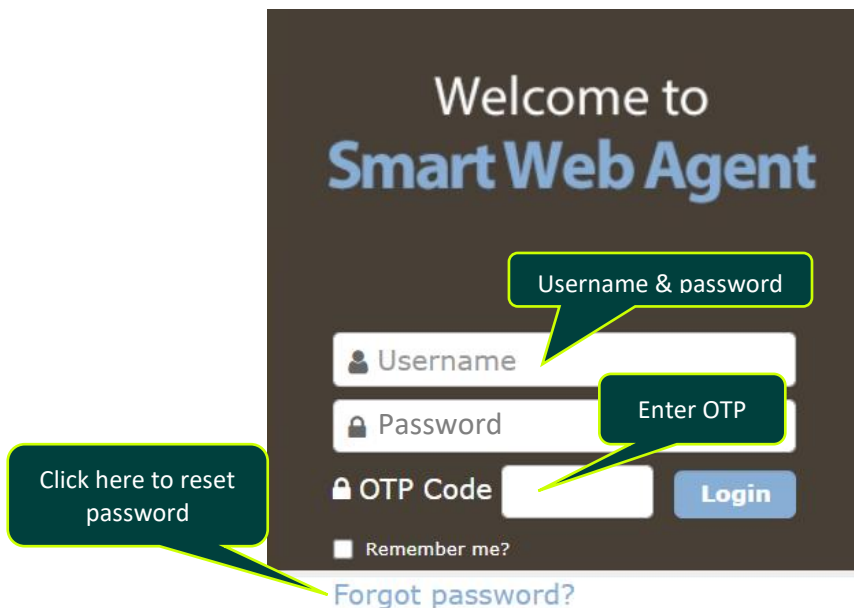
A focused review of this manual will help users understand how to properly operate the system and perform daily transaction-related tasks. The guide explains the main functions of the Smart System in a simplified manner suitable for non-technical users.

## 2. Getting Started

### The Login Screen

After receiving login credentials for the Belmoney Smart System Web Portal from Belmoney IT Support, users should access the system using the following link:

<https://apps.belmoneylabs.org/Agent/Authentication/Logon>



### Login Procedure

Users must log in using the username and password provided to them via email.

After entering the credentials, the user must also enter the One-Time Password (OTP).

The Belmoney IT Support team configures the Google Authenticator extension on the agent's Google profile so that OTP codes can be generated when the Google account is synchronized with Google Chrome.

If a user requires assistance setting up or troubleshooting OTP access, they should contact the Belmoney IT Support Team.

Users must keep their login credentials confidential at all times.

The login screen also includes the “**Remember Me**” option, which allows users to save their username and password for easier access in future sessions.

Users can also reset their password using the “**Forgot Password**” option available on the login screen.

# Password Reset Procedure

To reset a password:

1. Click the “**Forgot Password**” button on the login screen.
2. Enter your username in the provided field.
3. Click “**Send Link Email**”.

A password reset link with instructions will be sent to the registered email address associated with the user account.

The screenshot shows a 'Forgot Password' form. At the top, it says 'We will send an email to the address registered in the profile'. Below this is a 'User Information' section with a 'Username' input field. A callout bubble points to this field with the text 'Enter Username'. Below the input field are two buttons: 'Send Link Email' (with a checkmark icon) and 'Bank to Login' (with a circular arrow icon). Callout bubbles point to these buttons with the following text: 'Click here to receive reset password link on email' for 'Send Link Email' and 'Click here to go back to login screen' for 'Bank to Login'.

## 3. Home Screen

The Home Screen provides useful operational information, including:

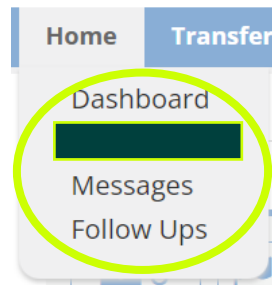
- Invoice statistics
- Interdepartmental messages
- Daily invoice activity
- Pending follow-ups such as identity verification requests or notes from the Compliance team.

The dashboard also provides access to various menu options within the Smart System.

### Available Sub-Menus

The following sections can be accessed from the home screen:

- Dashboard
- Messages
- Follow-ups



# Dashboard

The Smart System Dashboard provides an overview of important operational statistics for users, including:

- Number of unread messages
- Daily invoices
- Pending follow-ups

The dashboard also provides quick access to agent rate information through the Agent Rates section.

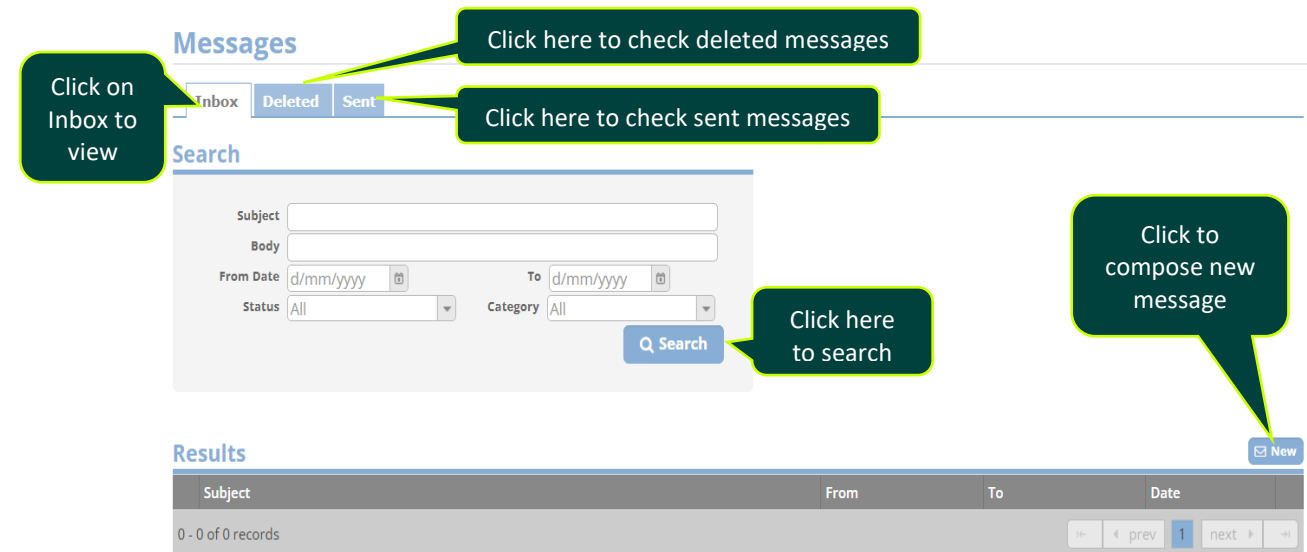


# Messages

The Messages module allows users to send, receive, and manage internal communications.

Agents can perform the following actions:

- Inbox – View unread and past messages.
- Sent – View previously sent messages.
- New Message – Compose and send messages to Compliance or other departments.



## Follow -ups

The Follow-Ups section allows users to view notes added by the Compliance or Operations team on transactions.

If Compliance identifies an issue with a transaction (for example, a missing document), they will add a note in the Customer Service Notes section.

Agents must review these notes and contact the customer if necessary to resolve the issue so the transaction can proceed.

### Follow Ups

#### Search

Search form with fields for Note ID, Transfer ID, From Date, To, Status, and User, and a Search button.

Click here to search transactions

Click here open transactions

#### Results

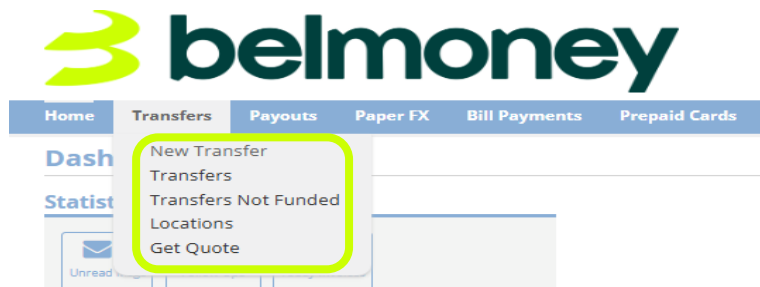
Note ID	Transfer ID	Status	Payee Name	Sender Name	Amount	Pay Amount	Note User	Follow Up User
33039500	10	928 Paid			529,00	3.137,00	[Redacted]	
Note KYC and Proof of Funds required.								
33039467	[Redacted]	Processing Payment			96,50	4.050,84	[Redacted]	
Note ACC								
33039387	[Redacted]	Done (To Pay)			129,70	773,00	[Redacted]	
Note acc								

Notes added by Compliance or Operations team

## 4. Transfers

The Transfers module allows users to:

- Search transfers
- View transfers that are not funded
- Generate transfer quotes



### New Transfer

The New Transfer module allows users to initiate a new transfer request.

Users are required to complete the sender information (KYC – Know Your Customer form).

At the beginning of the form, the agent must select the **reason for transfer** from the available dropdown options, such as:

- Alimony / Pension
- Bills
- Commercial Transaction
- Financial Support
- Gift
- Donation
- Personal Savings
- Rent

## New Transfer

Select the reason from dropdown

Enter the new transfer information here and click [button] to view the information before booking it. You can also enter the new sender and beneficiary information and save it without creating a transfer.

Transfer Reason:  Reference:

## Sender's Information

The KYC form requires accurate sender information to ensure compliance and prevent processing errors.

If the customer is new, the agent can create a new sender record by clicking the “New” button.

If the customer has previously completed transactions, the agent can search using:

- First Name
- Last Name
- Mobile Number
- Sender ID

Click here

Sender Information

+ New Read Card

### Sender's Mandatory Information

Users must complete the following mandatory fields:

- Sender First Name
- Sender Last Name
- Sender Address
- Zip Code / Postal Code
- Date of Birth
- Mobile Phone Number
- Email Address
- Citizenship
- Country of Birth
- Referred By
- Sender Type
- Transfer Reason

### Primary ID Information:

- Primary ID checkbox must be selected
- ID Type
- ID Number
- Issue Date
- Expiry Date

Identification

Primary ID  Copy

ID Type:

ID No:

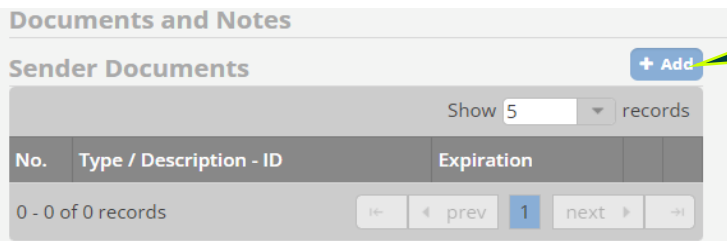
Issued Date:

Click here

All above information is mandatory to add for RAAS partners.

# Documents and Notes

This section displays all documents attached to the sender profile or transaction. Users may also attach additional documents or add notes if necessary.

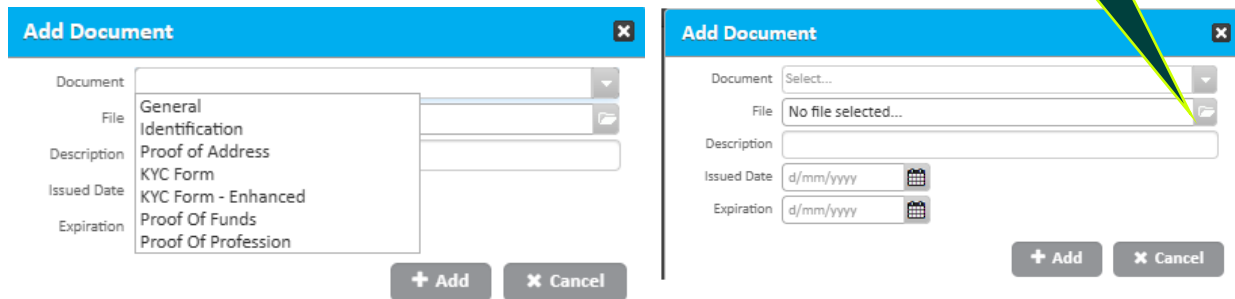


Click here to add documents

Click here to upload documents

## Document Type:

User must select the correct document type while uploading the document.



## Description:

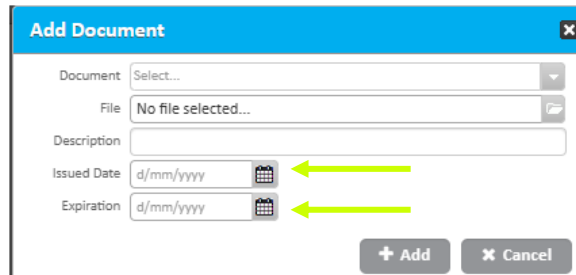
Enter the actual document name in the description field. Providing the correct description helps Compliance quickly identify the document and reduces unnecessary queries.

## Example:

- **Identification Document:**
  - **Document Type:** Identification
  - **Description:** National ID / Passport / Residence Permit
- **Proof of Address:**
  - **Document Type:** proof of Address
  - **Description:** Bank Statement / Utility Bill / or the Actual Document Name
- **Proof of Funds:**
  - **Document Type:** Proof of Funds
  - **Description:** Bank Statement / Salary Slip / or the Actual Document Name
- **KYC Document:**
  - **Document Type:** KYC Form
  - **Description:** KYC

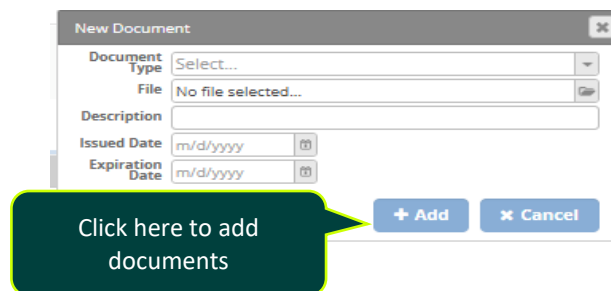
### Identification Document requirements:

For Identification Documents only, you must enter the Issue Date and Expiry Date which is a mandatory step, which should match the dates mentioned on the ID. For documents like a KYC, Proof of Address or Proof of Funds, this part can be skipped as it is not mandatory.



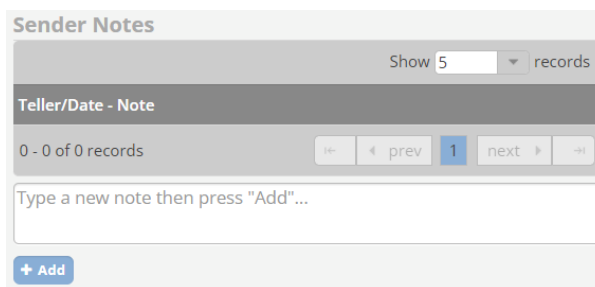
### Note:

The sender's Identification document should only be uploaded once. A new identification document should only be uploaded when the previous document has expired. Currently, some sender profiles contain more than 100 uploaded documents. Repeatedly uploading identification documents pushes previously uploaded documents (such as Proof of Funds or Proof of Address) further down the list. As a result, Compliance may request the same documents again, which causes unnecessary delays.



### Add Notes:

Just next to the Add Reference Document option, there is also an option to add notes. This can be used if the user needs to include any special remarks or additional information on behalf of the sender for the transaction.



### Importance of Following These Guidelines

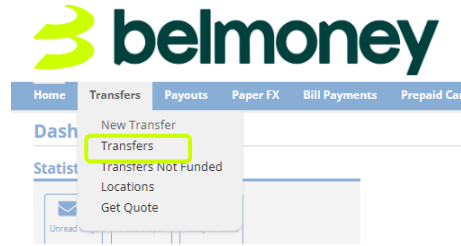
Following these procedures will help:

- Prevent transaction processing delays
- Reduce repeated document requests from Compliance
- Improve overall processing efficiency
- Ensure faster transaction processing

You are kindly requested to **strictly follow these procedures** to maintain smooth operations.

# Search Transfers

The Search Transfers screen in the Belmoney RAAS Agent Portal allows users to locate, filter, and review money transfer transactions based on different criteria.



This section provides multiple filters that help users quickly find specific transactions within the system.

## Transfers

### Search

## Search Filters

Users can search for transactions using the following filters:

### A. Transfer Information

These filters allow users to search based on transaction details.

- **PIN** – Unique transfer identifier
- **Transfer Ref** – Internal or external reference number
- **Amount** – Filter transactions by transfer amount
- **From Date / To Date** – Search transactions within a specific date range

### B. Sender Information

These filters help locate transfers based on sender details.

- **Sender ID**
- **First Name / Last Name**
- **Phone / Mobile**
- **ID Number** – Sender's identification number

### C. Beneficiary Information

These filters help locate transfers based on beneficiary details.

- **Beneficiary ID**
- **First Name / Last Name**
- **Phone / Mobile**
- **ID Number**

## Typical Use Cases

- **Customer support:** Find a transfer by ID/PIN and confirm status (e.g., why it's cancelled).
- **Resend receipt:** Use WhatsApp/Email buttons.
- **KYC check:** Confirm sender ID details match what customer presents.
- **Audit/compliance:** Review documents, notes, and activity log before escalating.
- **Beneficiary verification:** Confirm recipient phone/address/country.

## Search Result

Each row in the search results represents a single transfer transaction and displays key information, including:

- **Transfer ID** → System-generated ID
- **Date** → Transaction date
- **Status** → (e.g., Paid, Pending, Cancelled, Hold)
- **Reference** → External/internal reference
- **PIN** → Unique transfer code
- **Sender Name**
- **Beneficiary Name**
- **Amount** → Original transfer amount
- **Pay Amount** → Amount paid out (after fees/FX if applicable)

Click here to open transaction

Transfer ID	Date	Status	Reference	PIN	Sender Name	Beneficiary Name
12	10/09/2024	Done (To Pay)				
12	10/09/2024	Done (To Pay)				
12	10/09/2024	Done (To Pay)				
12	10/09/2024	Done (To Pay)				
12	10/09/2024	Done (To Pay)				
12	10/09/2024	Processing Pa...	66717			
12	10/09/2024	Processing Pa...	66714			
07	10/09/2024	Done (To Pay)				
12	10/09/2024	Done (To Pay)				
12	10/09/2024	Processing Pa...	148756			

Results  
Processed Total: 206.496,74 Canceled Total: 1.263,57 Total Amount: 207.760,31  
1 - 10 of 460 records

## Editing Transaction Information

- Select the transaction from the transaction list.
- Open the transaction to access the Transfer View screen.
- From this screen, users can review and edit transaction details.

## Transfer View

The Transfer View screen allows users to review or edit the following information:

- Sender Basic Information
- Sender Identification
- Beneficiary Information
- Payment Information
- Amount and Fee Details

# Tabs Available in Transfer View

Users can navigate between different tabs to view additional information:

- **Details** – Displays the main transaction details including sender and beneficiary information.
- **Documents** – Displays uploaded documents such as identification or proof of address.
- **Notes** – Displays operational notes added by Customer Support, Back Office, or Compliance teams.
- **Accounting** – Displays accounting entries or ledger impact (usually view-only for agents).
- **Activity Log** – Displays the audit trail of all actions performed on the transaction.

### Transfer View - Details

---

#### Transfer Information

[Receipt](#) [Send Receipt \(WhatsApp\)](#) [Send Receipt \(Email\)](#)

Transfer ID	<input type="text"/>	PIN	<input type="text"/>	Transfer Reference	14
Transfer Reason	<input type="text"/>	Status	Cancel	Agent Ref	<input type="text"/>
Creation Date	2/16/2026 2:48:48 PM				

[Details](#) [Documents](#) [Notes](#) [Accounting](#) [Activity Log](#)

---

#### Sender Information

##### Basic Information

Sender ID	<input type="text"/>	Last Name	<input type="text"/>	Email	<input type="text"/>
First Name	<input type="text"/>	Birth Date	8/11/1978	Phone Country	<input type="text"/>
Gender	<input type="text"/>	Mobile	<input type="text"/>		
Phone	<input type="text"/>				
Address	<input type="text"/>				
Country	<input type="text"/>	Postal Code	<input type="text"/>		
State	<input type="text"/>	City	<input type="text"/>		

##### Identification

Primary ID  Copy

ID Type	<input type="text"/>
ID No	<input type="text"/>
Issued Date	<input type="text"/>
Expiration Date	<input type="text"/>
Issued Country	<input type="text"/>

Secondary ID  Copy

ID Type	<input type="text"/>
ID No	<input type="text"/>
Issued Date	<input type="text"/>
Expiration Date	<input type="text"/>
Issued Country	<input type="text"/>

---

#### Beneficiary Information

Beneficiary ID	<input type="text"/>	Last Name	<input type="text"/>
First Name	<input type="text"/>	Mobile	<input type="text"/>
Phone	<input type="text"/>		
Address	<input type="text"/>		
Country	<input type="text"/>	Postal Code	<input type="text"/>
City	<input type="text"/>		
Active	<input checked="" type="checkbox"/>		
Email	<input type="text"/>		
Primary ID	<input type="checkbox"/> Copy		
ID Type	None		
ID No	<input type="text"/>		

## Viewing Documents for a Transfer

Users can view or upload transfer-related documents through the Documents tab within the Transfer View page.



## Transfer View - Documents

**Transfer Information**

Select to view documents

Transfer ID: 1  
 Transfer Reason:   
 Creation Date: 2/16/2026 2:48:41 M

PIN:   
 Status: Cancel

Transfer Reference: 14  
 Agent Ref:

### Sender Documents

No.	Type	Description	ID No	Issued	Expiration
Q 3	Proof of Address	POA		1/10/2026	1/10/2029
Q 2	Identification	National Identity Card	S [REDACTED]	7/9/2025	7/9/2035
Q 1	Identification	National Identity Card	S [REDACTED]	7/9/2025	7/9/2035

### Transfer Documents

No.	Type	Creation Date
-----	------	---------------

### Payee Documents

No.	Description
-----	-------------

This section displays all documents attached to the transaction, grouped by:

- Sender
- Transfer
- Beneficiary

# 5. Bill Transfers

## Search Bill Payments

The Bill Payment module allows RAAS agents to search and review bill payment transactions processed through the system.

Users can search using the following filters:

- Transfer ID
- Amount
- From Date / To Date
- Sender Information (First Name, Last Name, Phone, Mobile)

### Search

**Bill Payment Information**      **Sender Information**

     Amount:   
      To:       First Name:       Last Name:   
 Phone:       Cell:

### Results

Total Amount: 25.577,01

Transfer ID	Date	Status	Sender Name	Biller Name	Account No	Amount	Pay Amount
<input type="button" value="Print"/>	12/07/2024	Processing Pa...	[REDACTED]	SILVA	[REDACTED]	57,99	57,99
<input type="button" value="Print"/>	12/09/2024	Processing Pa...	[REDACTED]	TOS	[REDACTED]	125,09	125,09
<input type="button" value="Print"/>	12/09/2024	Processing Pa...	[REDACTED]	[REDACTED]	[REDACTED]	860,37	860,37
<input type="button" value="Print"/>	12/09/2024	Processing Pa...	[REDACTED]	A	[REDACTED]	240,31	240,31
<input type="button" value="Print"/>	12/09/2024	Processing Pa...	[REDACTED]	ALM...	[REDACTED]	155,65	155,65

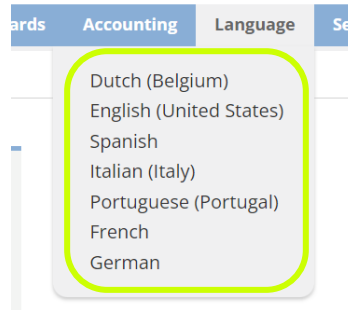
# 6. Language

The Language module allows users to change the system interface language. To change the language:

1. Go to the Main Menu.
2. Select the Language option.
3. Choose the preferred language.

The system currently supports the following languages:

- Dutch (Belgium)
- English (United States)
- Spanish
- Italian (Italy)
- Portuguese (Portugal)
- French
- German

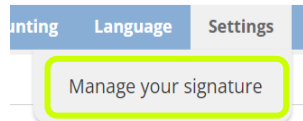


# 7. System Settings

The Settings module allows agents to upload or update their electronic signature (E-signature).

To add or update a signature:

- Go to the Main Menu.
- Select Settings.
- Click Manage Your Signature.



## Manage Your Signature Screen

### Current Signature

- Displays the currently saved signature.
- If no signature is visible, it means that no signature has been uploaded yet.

### Update New Signature

The Update New Signature button allows users to:

- Upload a new signature image
- Replace the existing signature

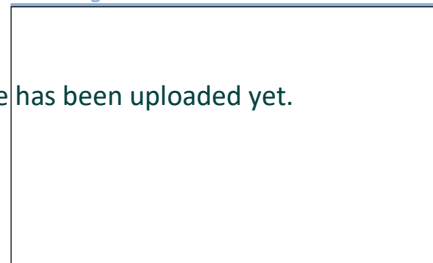
### Common Use Cases

The signature may need to be updated when:

- A new authorized person is assigned
- The signature format needs to be changed
- The existing signature is outdated or incorrect

### Signature Management

#### Current Signature



Update New Signature

Smart Agent  
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# 8. \*\*\*\*End of Document\*\*\*\*