

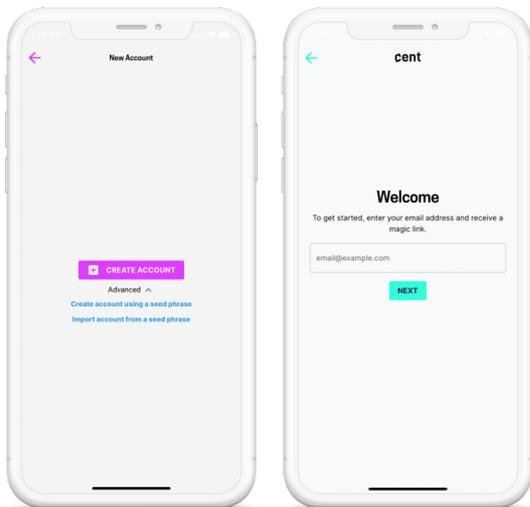
cent

Getting started.



Download Application

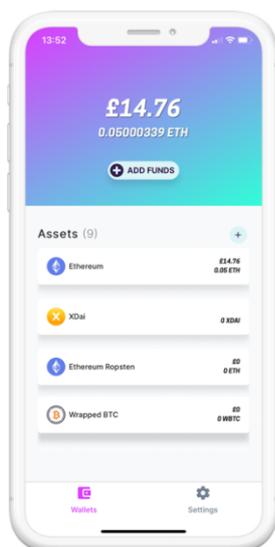
Cent is available for download now on both Google Play & Apple App Store



Create or Import Account

First time users can simply create an account with a single input - their email address, no passwords required.

Advanced crypto users can import pneumatic seed phrases from other wallets or set up their own pneumatic

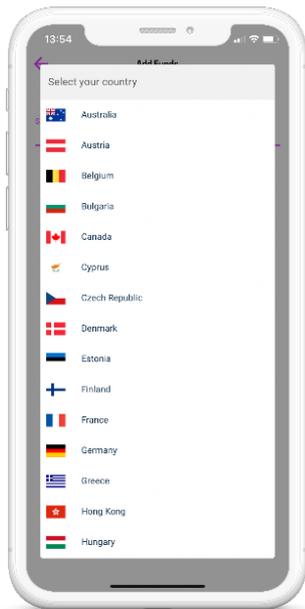


Account Overview

The main screen shows the balance of each asset, along with its transaction history. Initially this will be '0' for all assets listed.

Users can add funds and initiate a purchase of listed cryptocurrencies, using their debit/credit card OR through direct bank transfer.

Supported currencies include ETH, DAI, USDC, BTC, LINK & many more (300+).



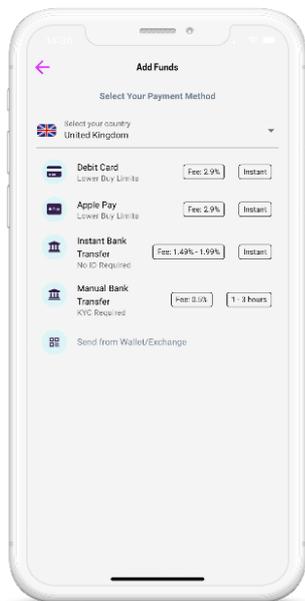
Supported Regions

Cent supports SEPA and SEPA Instant payment methods in Europe for over 21 countries.

EUR SEPA transfers take 5 min to one working day.

GBP transfers are instant.

Note: Cent is NOT available for download in China and any other region, which does not permit the legal trading or holding of crypto assets in their jurisdiction. Users are advised to always check local laws and regulations related to the buying, selling, or exchanging of cryptocurrencies and digital assets.



Add Funds

Users can select one of four methods for payment:

- Debit Card (2.9% fees)
- Apple Pay (2.9% fees)
- Instant Bank Transfer (1.49 - 1.99% fees)
- Manual Bank Transfer (0.5% fees)

Manual bank transfers take longer and can only be settled during regular working hours.

Debit cards and Apple pay can take up to 5 minutes.

Transfer limits may apply depending on the method.

Payments made before 12:00 noon are settled on the same day

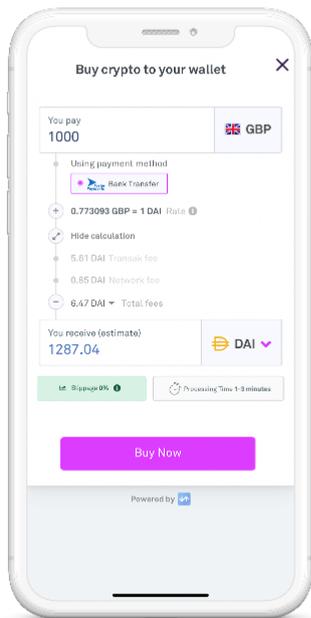
Purchases

Cent aggregates various sources of liquidity and payment methods to give users a frictionless on-ramping process.

Cent runs on open banking rails, meaning that you can use a direct connection to your bank API to get verified and pay for crypto.

Supported banking apps (users will not need to complete a new KYC):

Allied Irish Bank, Bank of Ireland, Bank of Scotland, Barclays, Danske Banke, First Direct, Halifax, HSBC, Lloyds, Monzo, Nationwide, NatWest, Revolut, Royal Bank of Scotland, Santander, TSB Bank, Ulster Bank

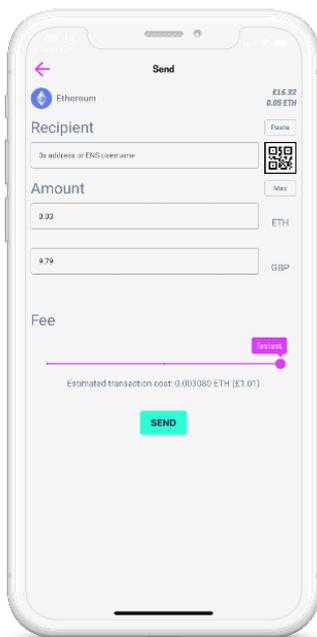


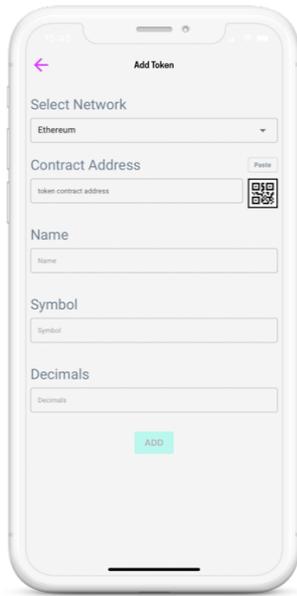
Sending and Receiving Digital Assets

Users can send to exchanges and other wallet addresses.

Cent supports ENS and QR codes.

Users can select the transaction fee they want depending on their preferences for every transaction.

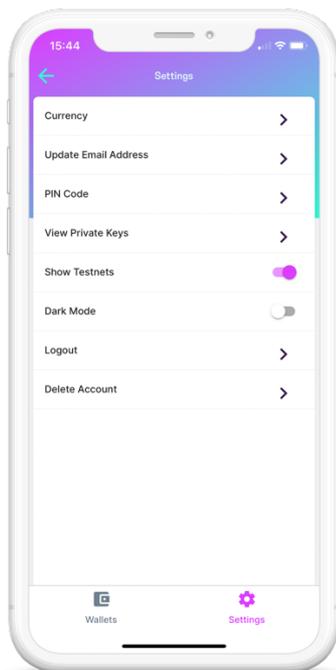




Support for any Ethereum Token

Users can input the contract details for any ERC20 token on the Ethereum blockchain.

Currently there are over 337,734 token contracts on Ethereum which are supported by Cent.

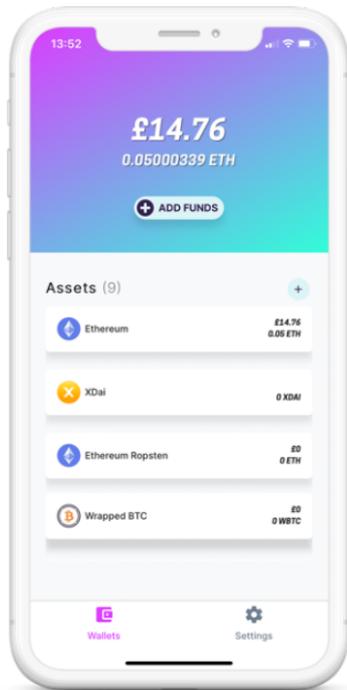


Settings

Users can change their local currency; GBP, EUR, USD

Update email address and change pin code

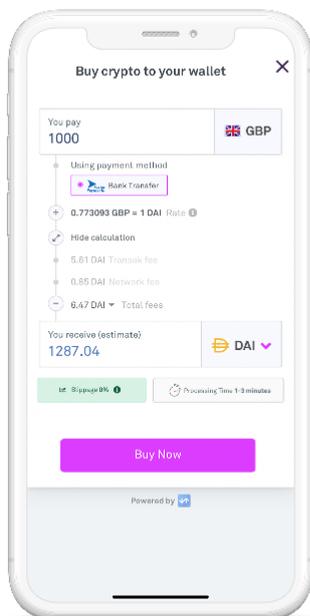
View and export private keys for back up and security purposes



Crypto to Fiat conversion

Cent currently does NOT support the conversion of cryptocurrencies or assets back into Fiat money, natively within the app.

Advanced crypto users can their crypto to other wallets/accounts or import their crypto using their private keys.



****Know Your Customer & Anti-Money Laundering (KYC & AML)****

Large purchases may require users to complete a comprehensive AML & KYC verification process with our payment partners.

Please make sure to check permitted transaction amounts in your jurisdiction, otherwise payments will not be processed successfully & users will have to connect with their bank and/or payment provider to provide the necessary documentation.