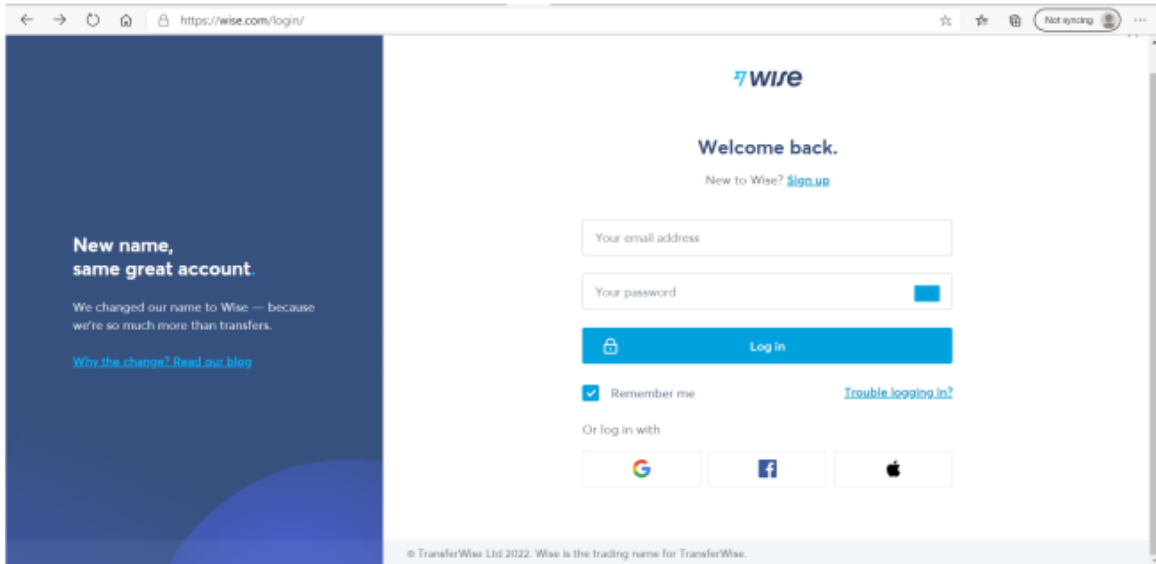


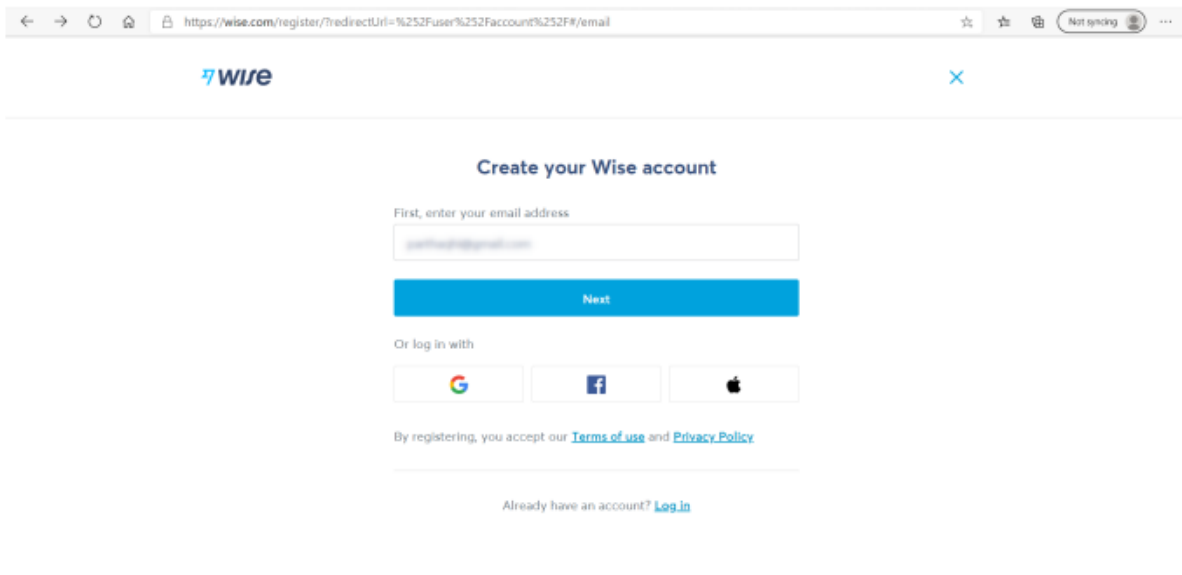


[Back](#)

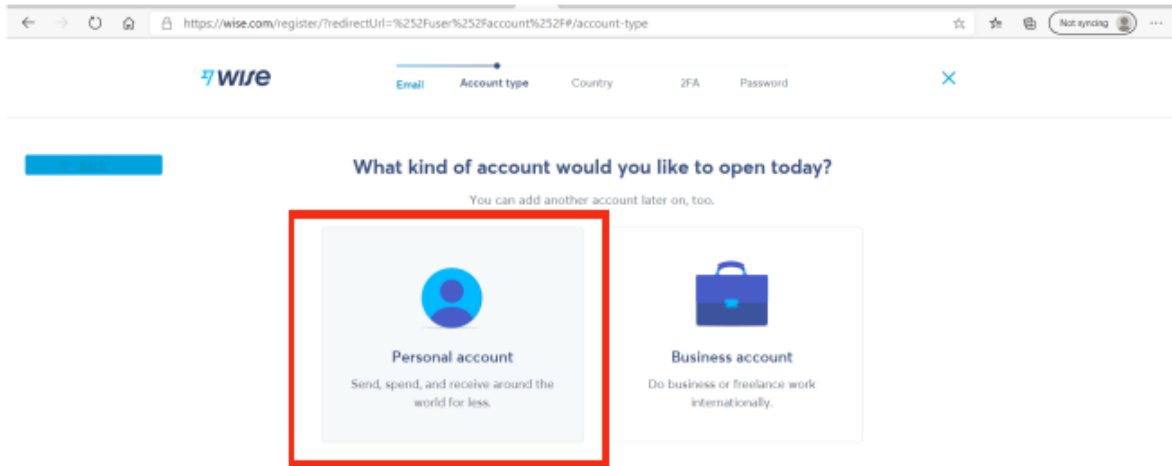
Step1 - Sign up



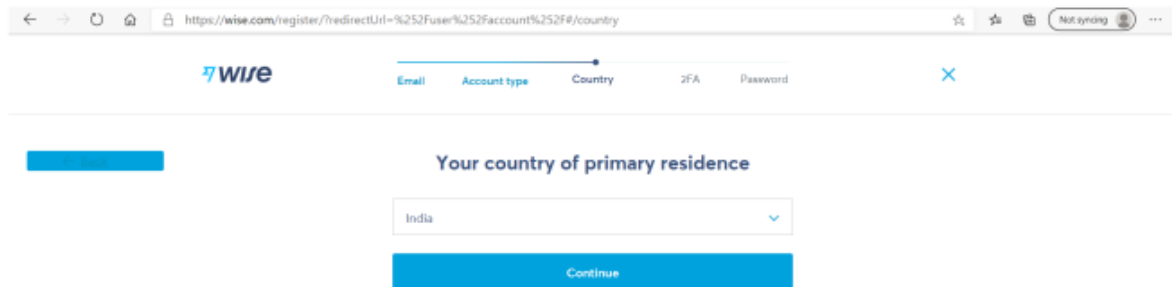
Step2 - Sign up process



Step3 - Select account type as: Personal account



Step4 - Select country



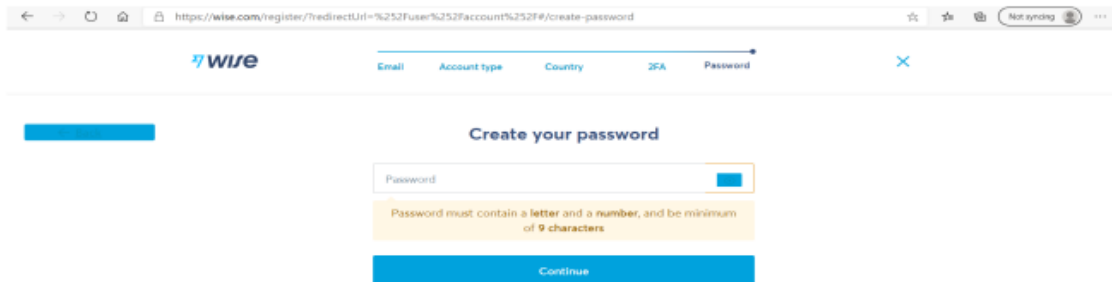
Step5 - Phone verification with a code

The screenshot shows the Wise registration process at the 2FA step. The browser address bar displays the URL: `https://wise.com/register/?redirectUrl=%252Fuser%252Faccount%252F#/second-factor`. The navigation bar includes the Wise logo and progress indicators for 'Email', 'Account type', 'Country', '2FA', and 'Password'. The main heading is 'Verify your phone number with a code', with a sub-note: 'It helps us keep your account secure. [Learn more](#)'. Below this is a form with a country code dropdown set to '+91' and a text input field containing a blurred phone number. A blue button labeled 'Send verification code' is positioned below the input field.

Step6 - Verify phone number

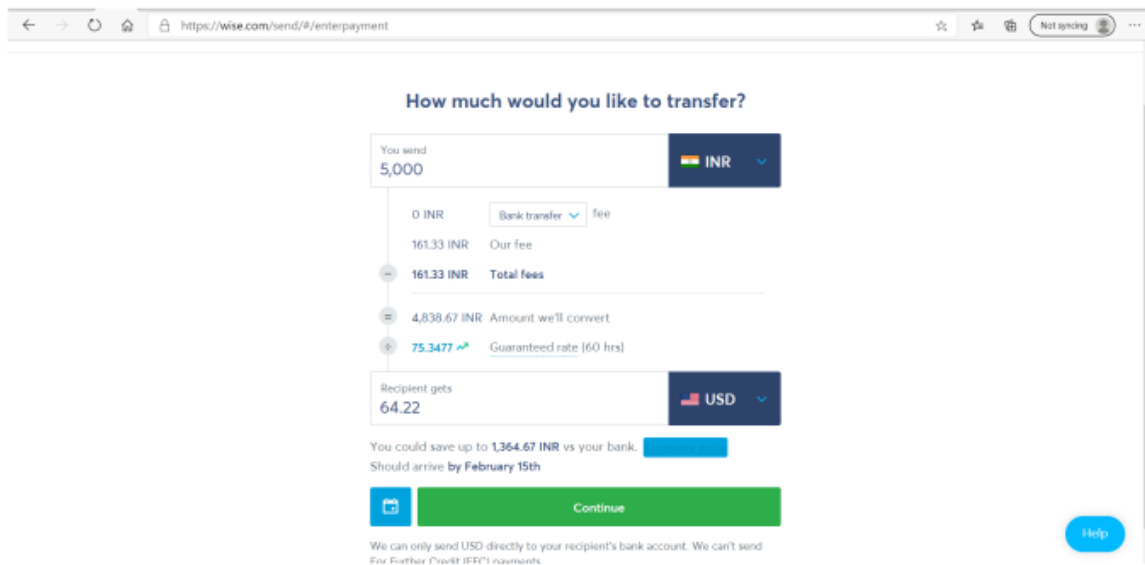
The screenshot shows the next step in the registration process. The browser address bar is the same as in Step 5. The progress bar now shows '2FA' as the active step. The main heading is 'Enter the 6-digit code'. Below it, it says 'We sent it to [blurred phone number]'. The instruction reads 'Type your 6-digit security code here:'. There is a text input field with the placeholder 'Enter code here'. Below the input field are two blue buttons: 'Submit' and 'Resend verification code'.

Step7 - Create password (Signup process)



The screenshot shows the Wise registration process at the 'Create your password' stage. The browser address bar displays the URL: <https://wise.com/register/?redirectUrl=%252Fuser%252Faccount%252F#/create-password>. The page features the Wise logo and a progress bar with steps: Email, Account type, Country, 2FA, and Password. The 'Password' step is active. A text input field for the password is shown with a blue eye icon for visibility. Below the field, a yellow warning box states: 'Password must contain a letter and a number, and be minimum of 9 characters'. A blue 'Continue' button is positioned at the bottom of the form.

Step8 - Add the amount you want to transfer



The screenshot displays the Wise payment interface for adding a transfer amount. The browser address bar shows the URL: <https://wise.com/send/#/enterpayment>. The main heading is 'How much would you like to transfer?'. The interface shows a slider for the amount being sent, currently set at 5,000 INR. A breakdown of costs is provided: 0 INR for Bank transfer fee, 161.33 INR for the service fee, and a total fee of 161.33 INR. The amount to be converted is 4,838.67 INR, resulting in a guaranteed rate of 75.3477 for 60 hours. The recipient will receive 64.22 USD. A green callout box indicates a potential saving of 1,364.67 INR compared to a bank transfer, with the transfer expected to arrive by February 15th. A green 'Continue' button is located at the bottom of the form. A blue 'Help' button is visible in the bottom right corner. A small disclaimer at the bottom states: 'We can only send USD directly to your recipient's bank account. We can't send For Further (OverSE) payments.'

Step9 - Select personal transfer

The screenshot shows the Wise web interface at the URL <https://wise.com/send/#/senderdetails>. The navigation bar includes the Wise logo, a progress indicator with steps 'Amount', 'You', 'Recipient', 'Review', and 'Pay', and a user profile icon. The main heading is 'Is this a personal or business transfer?'. There are three selection options:

- Personal**: If you're paying in from your personal bank account.
- Business**: Sorry, you cannot make INR to USD business transfers.
- On behalf of someone else**: Sorry, Wise accounts cannot be shared with friends and family.

A blue 'Help' button is located in the bottom right corner.

Step10 - Fill in your details

The screenshot shows the 'Fill in your details' form on the Wise website. The form fields are as follows:

- Full legal first and middle names**: Text input field.
- Full legal last name(s)**: Text input field.
- Date of birth**: Fields for DD, a dropdown for the month (currently 'January'), and YYYY.
- Phone**: A dropdown for the country code (currently '+91') and a text input field for the number.
- Your address**:
 - Country**: A dropdown menu currently set to 'India'.
 - Address**: A text input field with the placeholder 'First line of your address'.
 - City**: Text input field.
 - Postal code**: Text input field.
- Other details**:
 - Occupation**: A dropdown menu with the placeholder 'Please specify occupation'.

A blue 'Help' button is located in the bottom right corner.

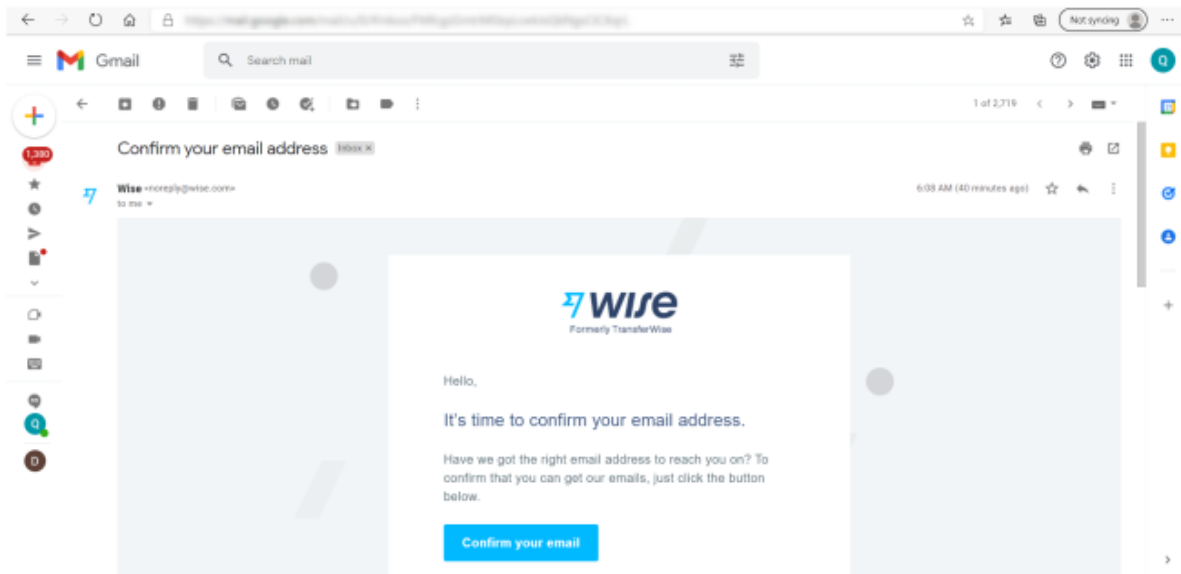
Step11 - Fill in your details

The screenshot shows a web browser window with the URL <https://wise.com/send/#/senderdetails>. The form contains the following fields:

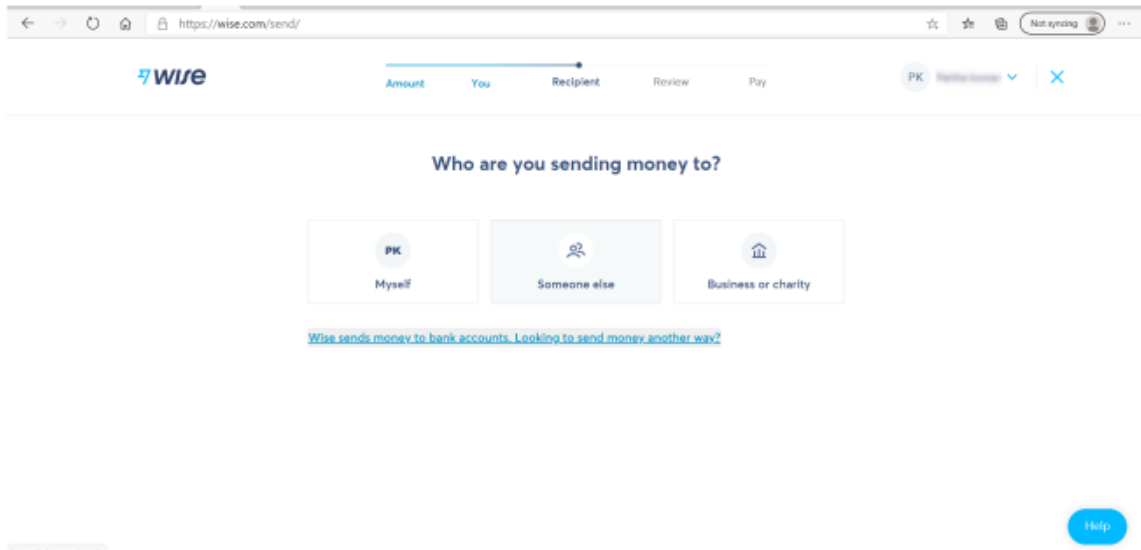
- Age: 14
- Month: January
- Year: 1985
- Phone prefix: +91
- Country: India
- Address: Borewell 0101, Kolkata
- City: Kolkata
- Postal code: 700038
- Occupation: Student

A blue "Continue" button is located at the bottom center of the form. A "Help" button is visible in the bottom right corner of the browser window.

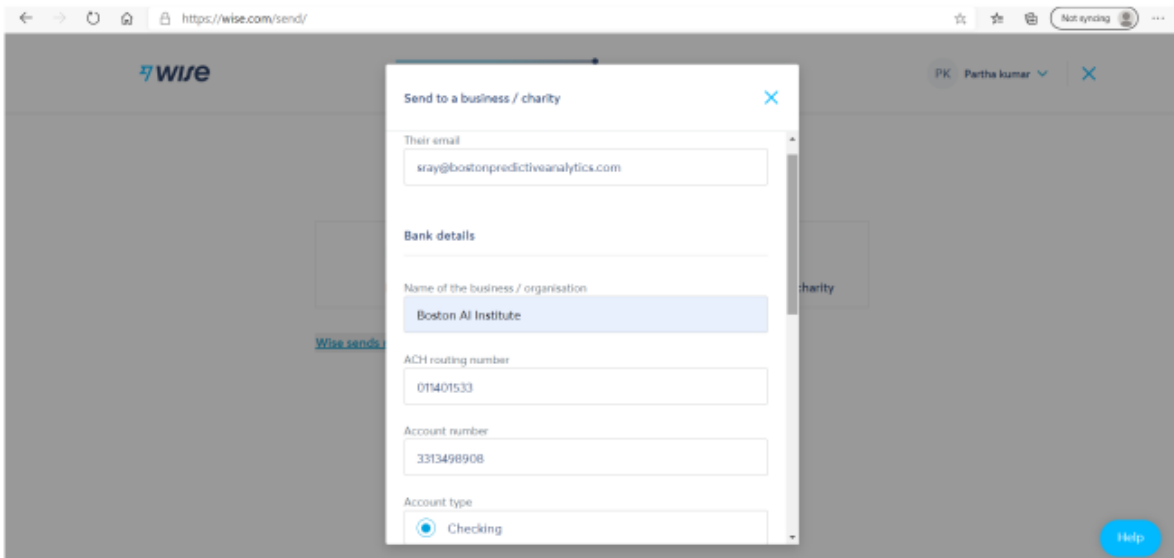
Step12 - email validation (Confirm you email address)



Step13 - Select someone else



Step14 - Fill in the bank details of Boston Predictive Analytics



Step15 - Fill in the bank details of Boston Predictive Analytics

The screenshot shows the 'Send to a business / charity' form on the Wise website. The form is titled 'Send to a business / charity' and has a close button (X) in the top right corner. It contains the following fields:

- Checking
- Savings
- Recipient Address**
- Country: United States (dropdown menu)
- City: Dallas
- Recipient Address: 15950 Dallas Parkway Suite 400,
- State: (dropdown menu)

A 'Help' button is visible in the bottom right corner of the form.

Step16 - Select source of funds as 'Others'

The screenshot shows the 'Source of funds' verification screen on the Wise website. The URL is <https://wise.com/send/#/verification>. The page has a progress bar at the top with steps: Amount, You, Verification, Review, Pay. The 'Verification' step is currently active. The main heading is 'Source of funds' with the instruction: 'Please let us know where the money for this transfer comes from (Source of funds)'. Below this is a dropdown menu titled 'Source of funds' with the following options:

- Choose an option
- Funds from a property sale
- Salary
- Investments (stocks, properties, etc.)
- Inheritance
- Loan
- Other (highlighted)

A 'Help' button is visible in the bottom right corner of the page.

Step17 - Mention the fund source

The screenshot shows the 'Source of funds' step in the Wise verification process. At the top, there is a progress bar with five stages: Amount, You, Verification (current), Review, and Pay. The URL in the browser is https://wise.com/send/#/verification. The main heading is 'Source of funds' with a subtext: 'Please let us know where the money for this transfer comes from (Source of funds)'. There is a dropdown menu for 'Source of funds' with 'Other' selected. Below it is a text input field with 'Savings' entered. A blue 'Continue' button is at the bottom. A 'Help' button is visible on the right side.

Step18 - Read carefully and continue

The screenshot shows the 'This bit's important, so give it a good read' step in the Wise verification process. The URL in the browser is https://wise.com/send/#/verification. The heading is 'This bit's important, so give it a good read'. Below it is a paragraph: 'Wise and our partners handle your data carefully. We share it with the Central Identities Data Repository, just to check that you're who you say you are. But we'll never use it for anything else.' There is a list of seven terms and conditions, each with a green checkmark icon: 'I am an Indian tax-resident, and have a valid Permanent Account Number (PAN).', 'I agree to pay for my transfer using a resident bank account. Wise is unable to accept payments from NRE or NRO accounts.', 'I have a valid Indian driving license or an Indian passport, and my PAN is linked to my Aadhaar.', 'I have a valid Indian contact number.', 'I haven't sent more than 250,000 US Dollars abroad from India this tax year - or the equivalent in another currency.', and 'I agree to the terms of the Foreign Exchange Management Act.' A blue 'Continue' button is at the bottom. A 'Help' button is visible on the right side.

Step19 - Verify your contact number and PAN



We need to verify your contact number

✔ We have sent a one-time password to your contact number +918240540960. Please enter the code below.

One-time password code

Resend OTP

Continue



Verify your PAN

We need to verify your Indian permanent account number (PAN)

✔ Make sure that the PAN is correct and that it belongs to you

✔ The name on your PAN card (or e-PAN card, if your PAN details have been updated) must exactly match the name on your Wise profile: Partha kumar

Specify your PAN

Continue

Help

Step20

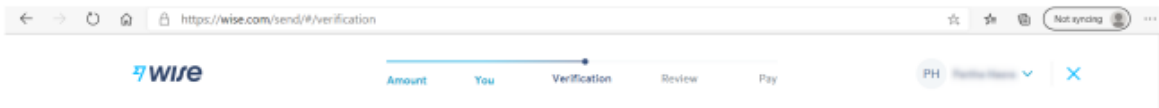
Upload Photo ID (Passport or Driving License) and mention the reason for your transfer



Upload your photo ID

Upload a India-issued document that includes your identity, photo, and address

-  **Indian passport**
Upload a photo of your Indian Passport >
-  **Indian driving license**
Upload a photo of your Indian driving license >



What's the reason for your transfer?

When sending money from India, we have to ask the reason for your transfer.

Please select an option that best describes the reason for your transfer

Select an option

Submit

Help

Step21

Select the appropriate reason for your transfer. (education / consultant)

The screenshot shows a web browser window with the URL <https://wise.com/send/#/verification>. The page title is "What's the reason for your transfer?". Below the title, it says "When sending money from India, we have to ask the reason for your transfer." and "Please select an option that best describes the reason for your transfer". A dropdown menu is open, showing the following options: "Select an option", "Vacation", "Visits to family or friends", "Business travel", "Payment to family or friend for medical treatments", "Payment to family or friend for educational purposes", "Payment to family or friends for examinations (GRE, TOEFL, etc) fees", "Emigration and emigration consultant fees", and "Visa fees". A blue "Help" button is visible in the bottom right corner.

The screenshot shows a web browser window with the URL <https://wise.com/send/#/review>. The page title is "Review details of your transfer". The Wise logo is in the top left. A progress bar at the top shows the steps: "Amount", "You", "Recipient", "Review", and "Pay", with "Review" currently selected. The recipient's name "PH Boston Predictive" is visible in the top right. The main content area displays the following details:

Transfer details		Edit
You send	5,000 INR	
Fee (included)	161.33 INR	
Amount we'll convert	4,838.67 INR	
Guaranteed rate (24 hours)	1 USD = 74.7228 INR	
Boston gets	64.75 USD	

Recipient details		Change
Name	Boston Predictive Analytics Inc	
Email	sray@bostonpredictiveanalytics.com	
ACH Routing number	011401533	
Account number	3313498908	
Account type	Checking	

Schedule details	

A blue "Help" button is visible in the bottom right corner.

Step22 - Read the message and click the button 'I understood'

The screenshot shows the Wise payment interface. On the left, there are two options: 'Manually transfer the money from your bank' (selected) and 'Your balance'. The main area displays transfer details for a 5,000 INR transfer to Boston Predictive Analytics Inc. The recipient details include their name, email, ACH routing number, and account number. At the bottom, there are buttons for 'Continue to payment', 'Cancel this transfer', and a link for 'Looking for a different way to pay?'. A 'Help' button is visible in the bottom right corner.

Transfer details	
You send	5,000 INR
Fee (included)	161.33 INR
Amount we'll convert	4,838.67 INR
Guaranteed rate (24 hours)	
1 USD = 74.7446 INR	
Boston gets	64.74 USD
Should arrive	by February 10th
Reference	PARTHA

Recipient details	
Name	Boston Predictive Analytics Inc
Email	sray@bostonpredictiveanalytics.com
ACH Routing number	011401533
Account number	3313498908
Account type	Checking

The screenshot shows the same Wise payment page, but with a modal dialog box open. The dialog box has the Wise logo and a graphic of a person at a computer. The text inside the dialog explains that Wise won't take money from the bank automatically and that the user needs to do this manually. It lists three steps: 1. Wise will provide bank details. 2. The user must use their bank to transfer the money to Wise. 3. Once Wise receives the money, the transfer to Boston Predictive Analytics Inc. will begin. At the bottom of the dialog, there are two buttons: 'I understand' and 'Choose a different way to pay'. A 'Help' button is also visible in the bottom right corner of the page.

Wise won't take money from your bank automatically

You'll need to do this bit yourself to pay by bank transfer.

- 📄 We'll give you our bank details.
- 🏠 You'll need to use your bank to transfer the money to Wise.
- 🔄 Once we receive the money, we'll start the transfer to Boston Predictive Analytics Inc.

[I understand](#)

[Choose a different way to pay](#)

Step23 - Select the mode of transfer to Wise account

← → ↻ 🏠 https://wise.com/send/#/transfer/361650689 ☆ ☆ 🗑️ Not syncing ⋮

wise Amount You Recipient Review **Pay** PH 📄 🗑️

← [Pay another way](#)

How will you make your bank transfer?

- Online banking
- Telephone banking
- Bank branch

To get your guaranteed rate, we need to receive the full amount by **Wednesday 7:11am**.

[Continue to our bank details](#)

[Cancel this transfer](#)

[Help](#)

Step24 - Fill in the bank details of Wise and send them the money

The screenshot shows the Wise payment interface. At the top, the browser address bar displays `https://wise.com/send/#/transfer/361650689`. The Wise logo is on the left, and a progress bar at the top indicates the current step is 'Pay'. A navigation menu includes 'Amount', 'You', 'Recipient', 'Review', and 'Pay'. A dropdown menu shows 'PH' and a close button. A blue 'Help' button is visible on the right.

[← Pay another way](#)

Next, send us the money using your bank

You'll need to do this next bit manually. Use the bank details below to make a payment to Wise from your bank account. We need to receive your money by **Wednesday 7:15am** to guarantee your rate of 0.0133789.

Our bank details for payments in INR

Payee name TransferWise	Use this reference [REDACTED]
Amount to send 5,000 INR	IFSC Code [REDACTED]
Account number [REDACTED]	

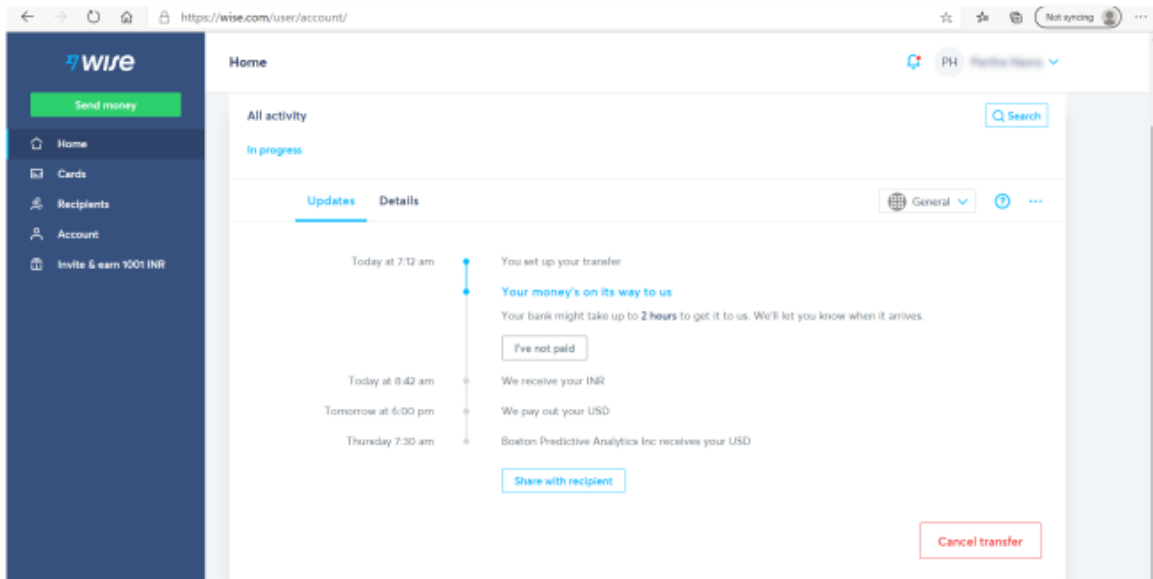
Our bank address
RBL Bank
3rd floor
One Indiabulls Centre
Tower 2B

✔ Your payment is Successful.
Please find below the transaction receipt.

DONE **SAVE AS FAVOURITE**

Apply Online
Ask IPol

Step25 - Track your transfer from your wise account



The screenshot shows the Wise account interface. The left sidebar contains navigation options: Home, Cards, Recipients, Account, and Invite & earn 1001 INR. The main content area is titled 'Home' and shows 'All activity' with a search bar. Below this, there's a section for 'In progress' transfers, with tabs for 'Updates' and 'Details'. The 'Updates' tab is active, showing a timeline of events:

- Today at 7:12 am: You set up your transfer. **Your money's on its way to us**. Your bank might take up to **2 hours** to get it to us. We'll let you know when it arrives. [I've not paid](#)
- Today at 8:42 am: We receive your INR
- Tomorrow at 6:00 pm: We pay out your USD
- Thursday 7:30 am: Boston Predictive Analytics Inc receives your USD. [Share with recipient](#)

At the bottom right, there is a [Cancel transfer](#) button.

[Back](#)