

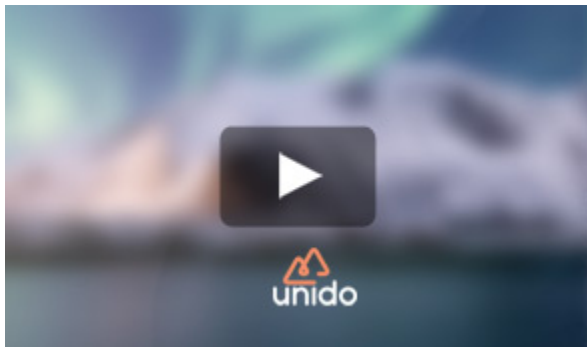
# Introducing Unido

**Unido is the first of its kind, business grade wallet for cryptocurrency assets.**

A business cryptocurrency wallet is analogous to traditional business banking - it provides extra tools for co-signing transactions, role management and multiple factors of authentication.

Unido is a decentralised, lightweight and highly secure business wallet application. It can be downloaded as an app and used for free for personal users.

Check out our 2 minute video to find out more about Unido's ground breaking features:



# Creating a new account

## How to register an account with Unido

Creating an account with Unido is easy and can be completed in just a few minutes. After you've downloaded and installed the Unido app from Google Play or Apple App Store follow these steps to create your free account:

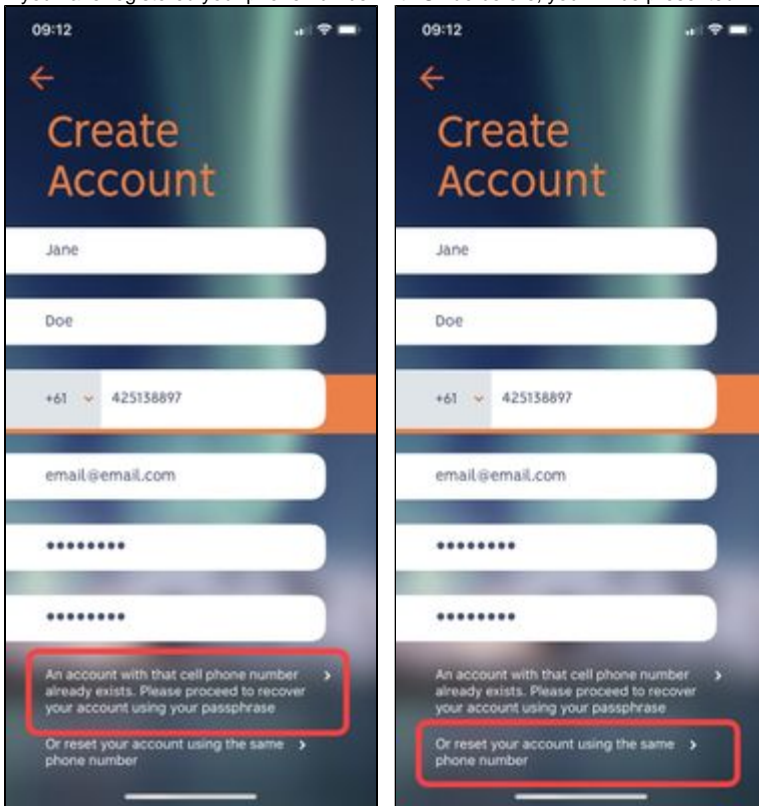
### Step 1 - Account Details

1. Open Unido and navigate past the onboarding screens until you reach the "Create Account" page (see image below)

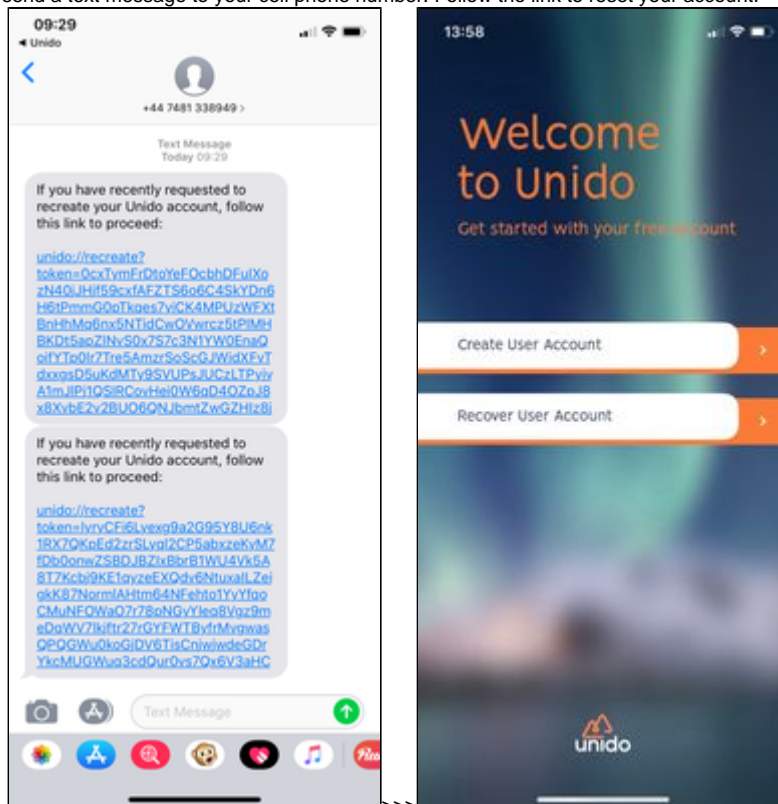
Image: the Create Account page

2. Enter your first name and last name
3. Select your country code and enter your cell phone number
4. Enter your contact email address  
*note: your email address is used for important notifications*
5. Choose a password - passwords must be at least 8 characters and can be any combination of letters, numbers and symbols  
*note: your password is a personal factor of authentication which is used to sign transactions and recover your account - it's extremely important to keep your password safe. We recommend that you make a note of your password and keep it in a secure location*
6. Re-enter your password to confirm
7. Click "Create User Account"

8. If you have registered your phone number with Unido before, you will be presented with an option to either recover or reset your account:



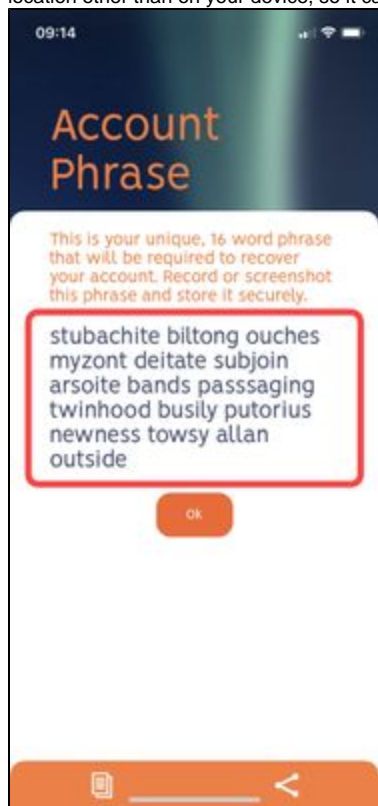
- a. In this instance, choose the first option to recover your account using your passphrase and password.  
b. Or, choose the second option to bypass recovery and reset your account using the same phone number. Resetting your account will send a text message to your cell phone number. Follow the link to reset your account.



## Step 2 - Passphrase

Unido provides a 16 word passphrase which is randomly generated and uniquely associated with your account. The passphrase is used in combination with your password to recover your account. You'll need to recover your account in the event of a lost or new device, or if the Unido app is removed and reinstalled.

The passphrase is displayed after you have entered your personal details. Click the "copy" or "share" function and save a copy of the passphrase in a location other than on your device, so it can be used for recovery if needed.



Once you have copied the passphrase, click "continue" to the Unido home screen.

# Unido home screen

Once you've logged in to your Unido account, the app home page will load.

Here's an overview of the main features accessible from the home screen:

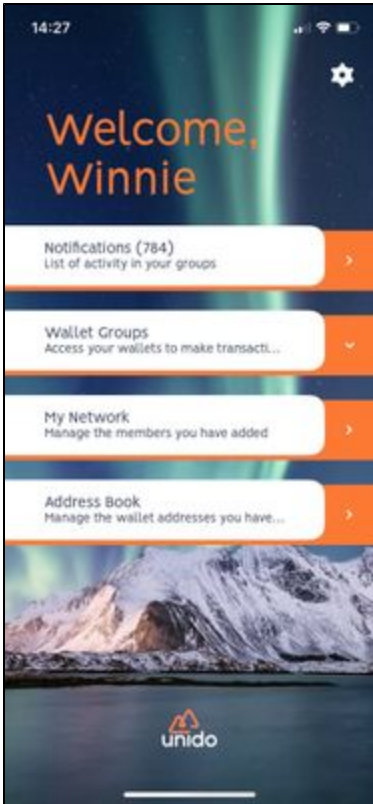


Image: Unido home screen

## Settings (top right corner)

- Profile
  - view and edit your personal details
  - change the default fiat currency you use - this will be used to display fiat currency throughout the wallet
- Retrieve passphrase - retrieve your 16 word passphrase
- Deactivate device - deactivate your current device
- User guide - launch this guide

## Notifications

- You will receive when another member of your wallet initiates or completes an important action
- Notifications are provided when adding/removing members, carrying out transactions, changing the number of signatories and deleting a wallet

## Wallet Groups

- Groups contain collections of wallets
- For example: "My work wallets" or "My personal wallets".
- Each group may contain an unlimited number of wallets
- Access your wallets to manage members or initiate transactions

## My Network

- Invite new members and manage existing members you have added
- You will not be able to remove a member who is a member of any of your wallets - remove them from your wallet first

## Address Book

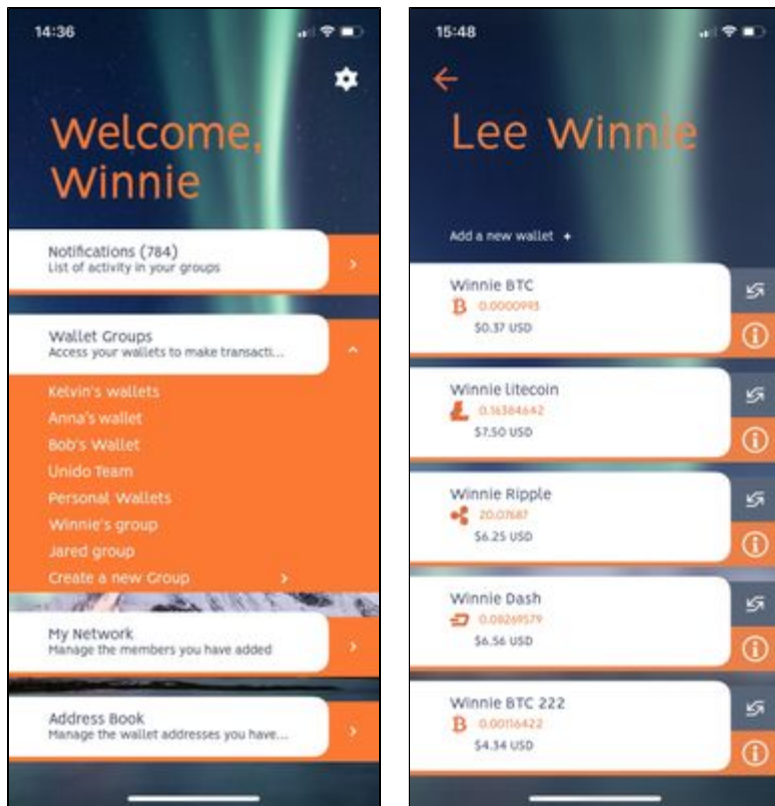
- List of wallet addresses you have added or previously transferred funds to.

# Wallet Groups

You can easily organise your collection of wallets by using wallet groups.

For example, you can categorize *"My work wallets"* or *"My personal wallets"*.

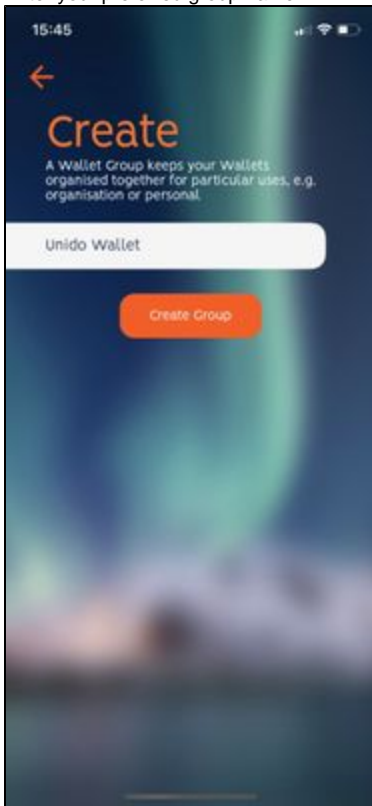
In each wallet group, you may have a list of wallets with different cryptocurrencies that contain different signing members.



## How to create a wallet group

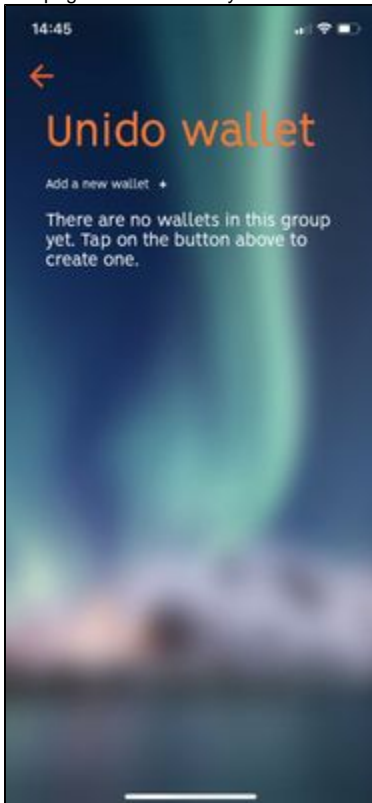
1. Click "Create a New Group"

2. Enter your preferred group name



3. Click "Create Group"

4. The page will reload and you be entered into the wallet group which will initially be empty:



5. The wallet group has now been created successfully. Follow this guide to go ahead and create a new wallet.





# Creating a wallet

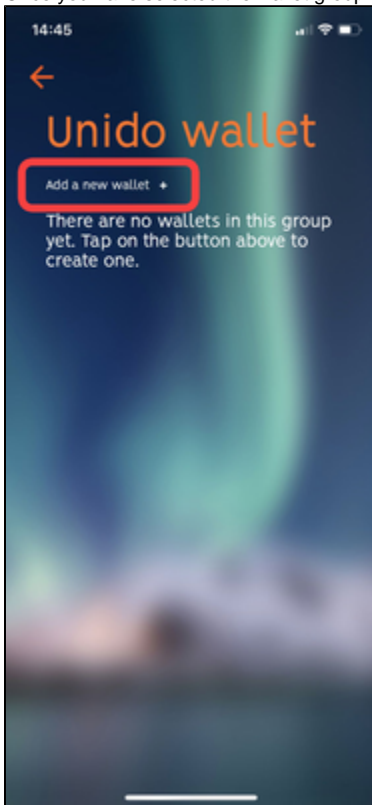
Unido allows you to create an unlimited number of wallets across major crypto-currencies including

- Litecoin
- Bitcoin
- Bitcoin Cash
- Ripple
- Dash
- Dogecoin
- Ethereum
- Tether

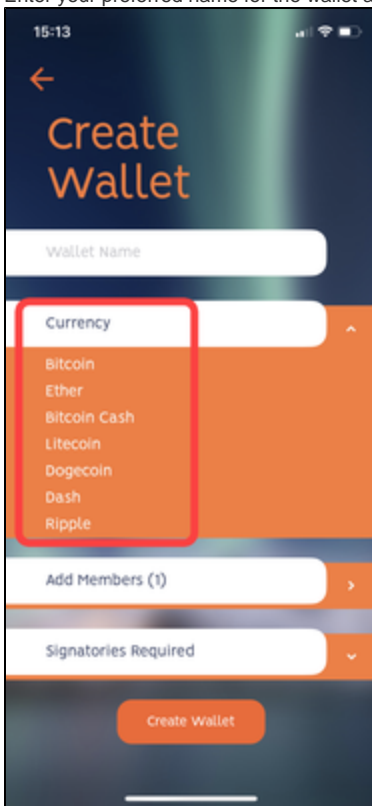
Please note that Ripple (XRP) wallets are not able to be activated until you have received at least 20 XRP into the account.

## How to create a wallet:

1. Navigate to Wallet Groups
2. Select an existing wallet group or choose to create a new wallet group
3. Once you have selected the wallet group click onto the action "Add new wallet +"



4. Enter your preferred name for the wallet and select the cryptocurrency type



15:13

←

# Create Wallet

Wallet Name

Currency

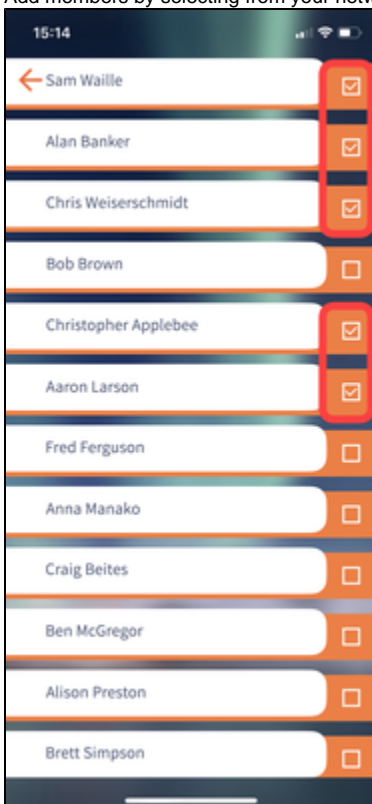
- Bitcoin
- Ether
- Bitcoin Cash
- Litecoin
- Dogecoin
- Dash
- Ripple

Add Members (1)

Signatories Required

Create Wallet

5. Add members by selecting from your network - find out more about members and signatures here.



15:14

← Sam Waille

Alan Banker

Chris Weiserschmidt

Bob Brown

Christopher Applebee

Aaron Larson

Fred Ferguson

Anna Manako

Craig Beites

Ben McGregor

Alison Preston

Brett Simpson

6. Select the number of signatures required

15:14

←

# Create Wallet

Wallet Name

Bitcoin

Add Members (6)

Signatories Required

- 1
- 2
- 3
- 4
- 5
- 6

Create Wallet

7. Click "Create Wallet" and enter your password when prompted.
8. The newly created wallet will be added to the wallet group.
9. Your new wallet will have zero credit - read [here](#) on how to add credit to your wallet

15:49

←

Wallet

# Unido BCT

1 Members

1 Signatories Required

Balance:

0.0 BTC

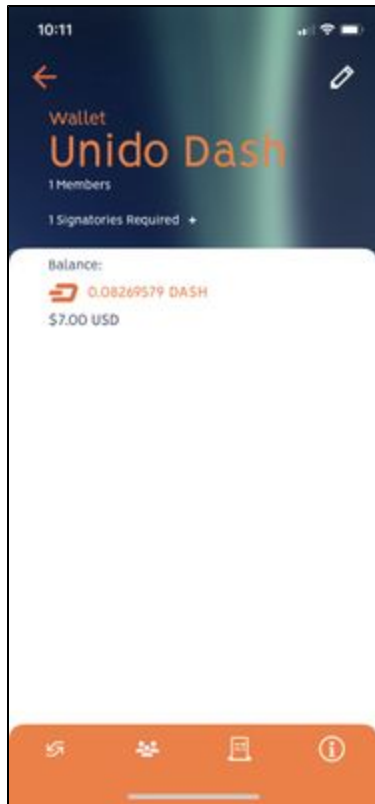
\$0.00 USD


Navigation icons: Search, Group, Document, Info

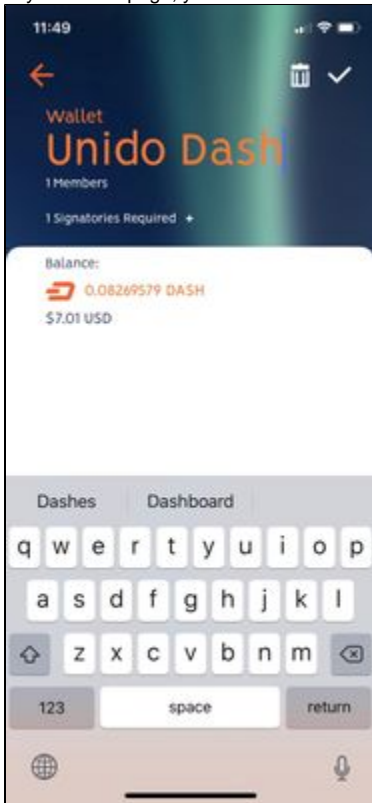



# Deleting and renaming your wallet


How to delete and rename a wallet

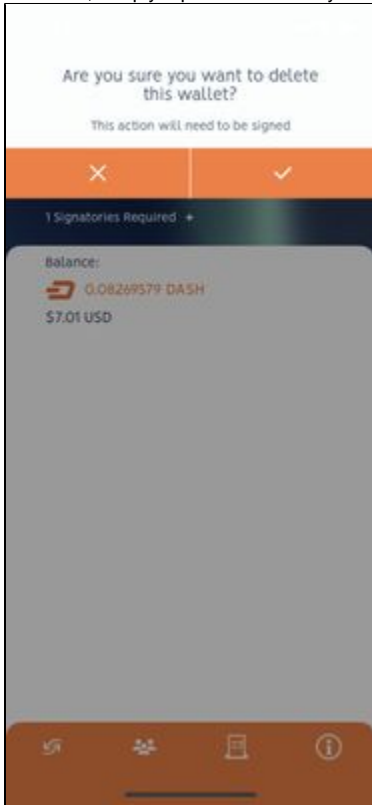


1. In your wallet page, you can rename or delete by going to  (Top right corner)



2. Enter the name you wish to change followed by 

3. To delete, Simply tap  > Enter your password to sign the action



With one signatory wallet, you can rename and delete the wallet anytime

With more than one member and one signatory wallet, other signatories would need to sign this action to execute.



# Adding credit to your wallet

Unido is a vault for your cryptocurrency. When you start the app and create new wallets, they will have zero balance so you'll need to transfer some funds across before you can make transactions.

## 1

**Download Unido and create a wallet**

## 2

**Buy cryptocurrency via an online exchange**

## 3

**Use cryptocurrency via Unido**

### Step 1

Download Unido from Google Play or Apple App Store, then follow the steps in this guide to set up your wallets. To begin with, try creating accounts for all of the major cryptocurrencies such as Bitcoin (BTC), Ethereum (ETH) and Ripple (XRP).

### Step 2

To start investing in cryptocurrencies you first need to sign up to an exchange which will allow you to buy cryptocurrency using your credit card or linked bank account. An exchange is basically an online platform that enables anyone to buy and sell Bitcoin as well as any other cryptocurrency that they have listed. You may have to verify your account to buy or withdraw larger amounts of cryptocurrency with most reputable exchanges.

For the security of your funds, we recommend using your exchange account only to purchase and trade cryptocurrency. Do not use the exchange to store funds which are not being traded - instead, transfer these funds to your Unido wallet for safe keeping.

The leading exchanges provide a good starting point with good access to a range of high value, "blue chip" cryptocurrencies. Some of the leading exchanges are:

- Coinbase
- Binance
- BitMEX
- OKEx
- Gemini

The exchange will step you through the signup process which will involve identifying you and linking your preferred payment method.

Once you've created your exchange account you can go ahead and trade some of your fiat funds for cryptocurrency. Follow the steps on the exchange to transfer funds from your linked account, and then use these funds to buy some cryptocurrency - for example Bitcoin (BTC).

You can then send your cryptocurrency from the exchange to Unido at any time by 'Send' or 'Transfer' funds - depending on the wording the exchange chooses to use. After clicking 'Send/Transfer' you will be asked what account you wish to send them to. This address should be your Unido wallet address which can be obtained as follows:

- Open the Unido app and navigate to your wallet (home > wallet groups > wallet)
- Select the information icon ("i") in the lower right corner
- Your wallet address will be displayed in the popup

- To save having to retype the address, use the copy or share functions



Image: the address as shown in Unido wallet - the actual wallet address in this example is the "16phjE3K..."

- After you have sent funds from the exchange, they will appear in your Unido wallet shortly. The transaction time will vary - for example - a few hours for Bitcoin or just seconds for Ripple.

### Step 3

Once the funds have arrived in your Unido wallet you're ready to start making transactions! Follow the guide [here](#) to make a transaction, and secure your funds by adding other team members as signatories to your wallets.

# Members and Signatures

A standard cryptocurrency wallet has a single owner who can authorize transactions. Unfortunately, this means that if the user is unable to perform a transaction, then the funds in the wallet will be lost forever. This could happen for any reason including simply losing your phone without a backup.

Unido overcomes this problem by allowing you to add multiple team members to a wallet.

This provides:

- **redundancy** – in the event that a member is unable to sign
- **governance** – no single team member possesses the ability to move funds without team consent
- **security** - the complete signing key is not held by one member, but is divided among them. If a person or device is compromised, the wallet key is not.

A standard Unido wallet is a "1 of 1" wallet. This means that there is one member in the group (you) and only one member is required to sign transactions (you). This is a single user wallet.



*Unido allows you to easily extend the number of members and required signatures at any time.*

## Here's how it works:

Add extra members to your account anytime. Members will be notified of any pending transactions, and have the right to vote on important transactions such as adding or removing new members, movement of funds, changing the number of required signatures or deleting the account. Click here to see example scenarios and notifications.

Once you have set up extra members in your account then you may choose how many signatures will be required for the wallet. You can choose between one signature right up to the total number of members that you have in the wallet.

For example, you could start with a "1 of 1" wallet and then add an extra 5 members so that wallet has a total of 6 members (including yourself). You could then add an extra 3 required signatures to make a total of 4 required signatures.



In the example, a "4 of 6" wallet scenario means that:

- any member of the wallet may set up a transaction
- all 6 members of the wallet will be notified that the transaction has been set up
- at least 4 of the 6 members must sign the transaction for it to be successful.

Further changes to the members or signing structure can be made at any time.

## Find out more

- Adding and editing wallet members
- Adding and editing wallet signatories

# Adding/editing wallet members

Add your colleagues, partners and friends to be members of your wallet. Members of the wallet will be able to initiate actions like adding or removing other members, setting up transactions, deletion of the wallet or changing the required number of signatures.

Find out more about members and signatures [here](#).

Members can be added and removed via the My Network page (Home > My Network):



Image: Unido "My Network" Page

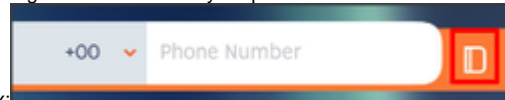
The My Network page contains a list of all the members across your Unido wallets. If you invited a member, but they don't yet have a Unido account, you will see their phone number displayed in this list rather than their name.

## How to invite a new member

1. Start by clicking "invite a New Member"

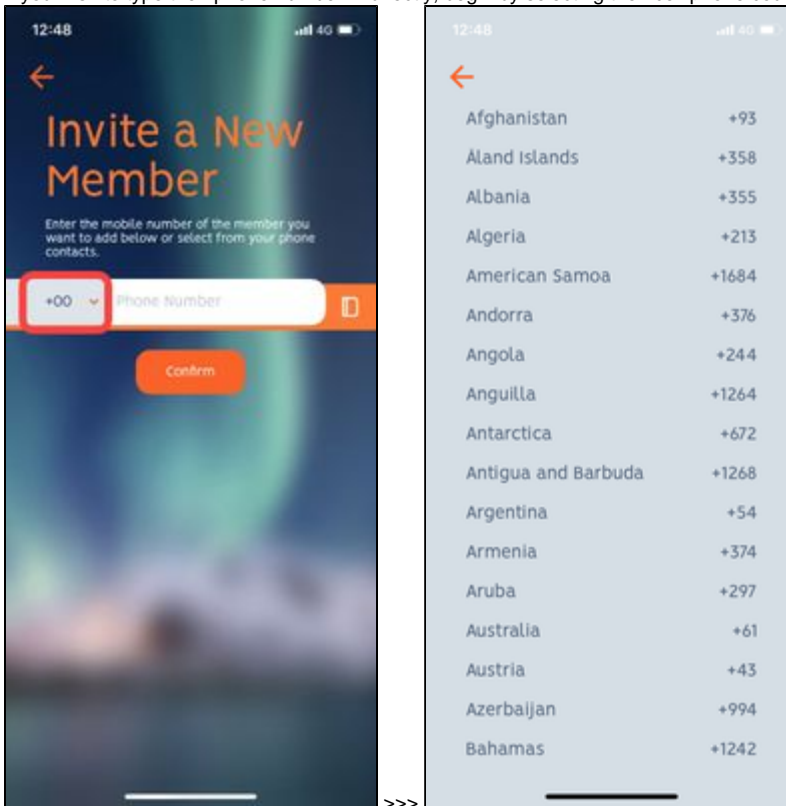


2. You can add a new member either by typing in their phone number, or by loading their number from your phone's address book. To load from

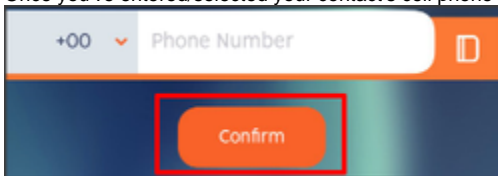


your phone's address book, click the card icon to the right of the dialogue box:



3. If you wish to type their phone number in directly, begin by selecting their cell phone country code from the pop down menu:

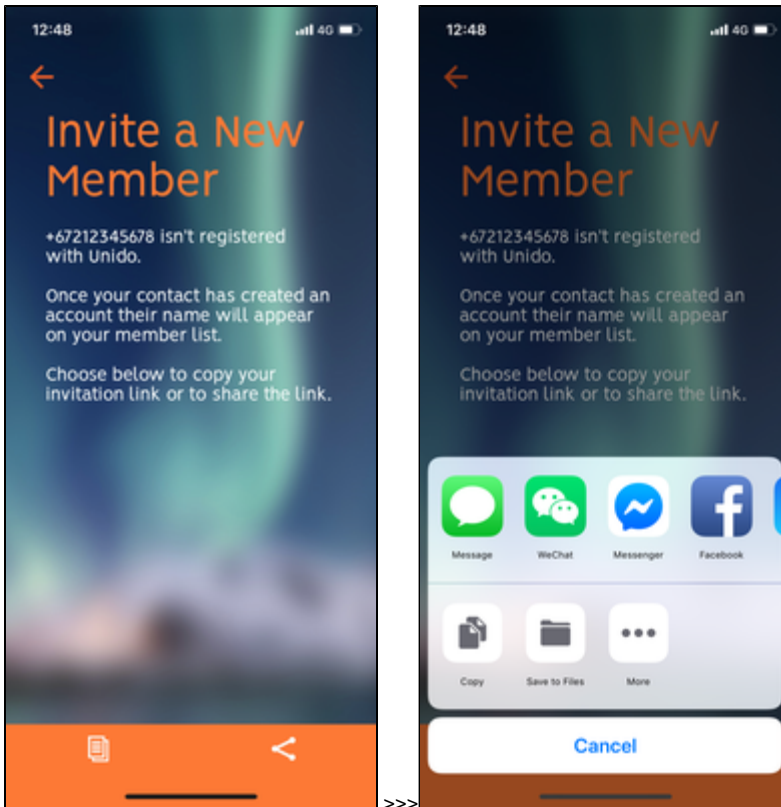


4. Once you've entered/selected your contact's cell phone number click on the "confirm" to commit



5. If your contact doesn't yet have a Unido account then you'll need to prompt them to go ahead and create one.

Send the invitation to your contact by clicking "copy"  or "share"  and use your preferred option to share the app details with your contact.



6. If your contact already has a Unido account, then their Unido account name will appear in your My Network screen immediately.

### Wallet members

Once you've successfully added members their name will appear on the "My Network" page. You're now ready to add members to any of your wallets.



Image: the "Wallet Group" screen

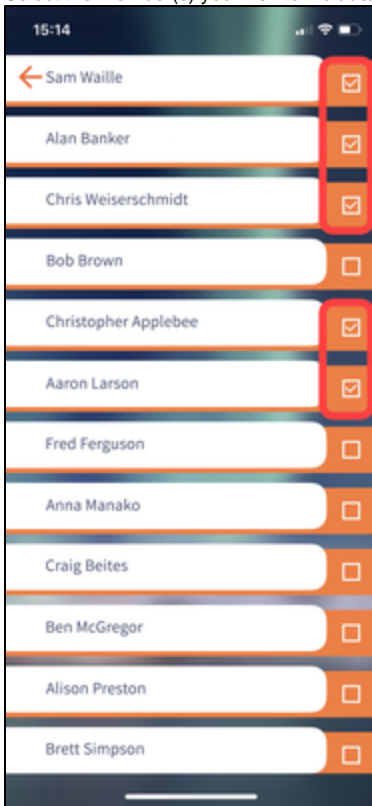
To add members to a wallet:

1. Select the wallet that you wish to add/remove members to by navigating to the wallet details page (home > Wallet Groups > Wallet List > Wallet Detail)
2. Tap to go into the wallet
3. Select the member icon in the bottom navigation bar





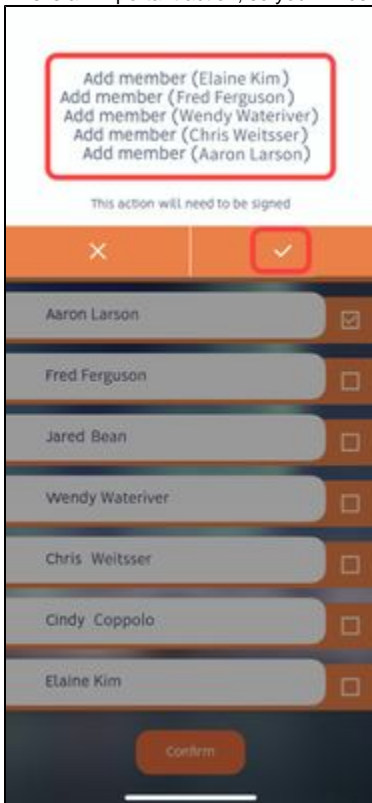
4. Select the member(s) you wish to include/remove by checking the boxes:



A screenshot of a mobile application interface showing a list of members. At the top, the time is 15:14. Below the time is a back arrow and the name 'Sam Waille'. The list contains the following members and their selection status (checkboxes):

Member Name	Selection Status
Sam Waille	<input checked="" type="checkbox"/>
Alan Banker	<input checked="" type="checkbox"/>
Chris Weiserschmidt	<input checked="" type="checkbox"/>
Bob Brown	<input type="checkbox"/>
Christopher Applebee	<input checked="" type="checkbox"/>
Aaron Larson	<input checked="" type="checkbox"/>
Fred Ferguson	<input type="checkbox"/>
Anna Manako	<input type="checkbox"/>
Craig Beites	<input type="checkbox"/>
Ben McGregor	<input type="checkbox"/>
Alison Preston	<input type="checkbox"/>
Brett Simpson	<input type="checkbox"/>

5. When the members have been selected, scroll down to the bottom of the list and click "confirm".  
Undo will confirm the members which are to be added or removed.  
This is an important action, so you will be prompted to sign the transaction:



A screenshot of a mobile application interface showing a confirmation dialog. The dialog box contains the following text:

Add member (Elaine Kim)  
Add member (Fred Ferguson)  
Add member (Wendy Wateriver)  
Add member (Chris Weitsser)  
Add member (Aaron Larson)

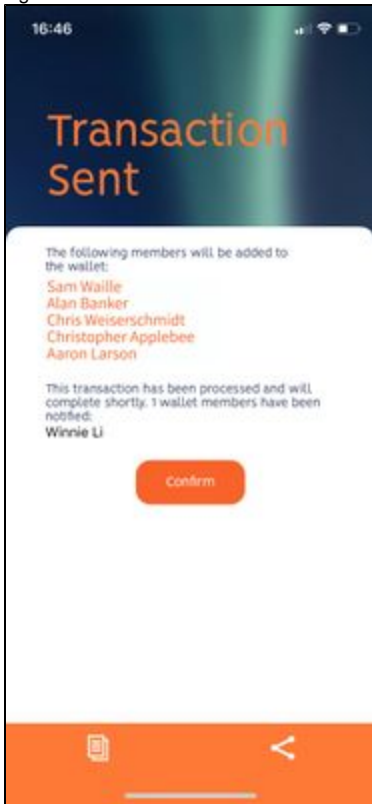
Below the dialog box, it says "This action will need to be signed". At the bottom of the screen, there is a bar with a red 'X' icon and a red checkmark icon. The checkmark icon is highlighted with a red box. Below this bar is a list of members with checkboxes:

Member Name	Selection Status
Aaron Larson	<input checked="" type="checkbox"/>
Fred Ferguson	<input type="checkbox"/>
Jared Bean	<input type="checkbox"/>
Wendy Wateriver	<input type="checkbox"/>
Chris Weitsser	<input type="checkbox"/>
Cindy Coppolo	<input type="checkbox"/>
Elaine Kim	<input type="checkbox"/>

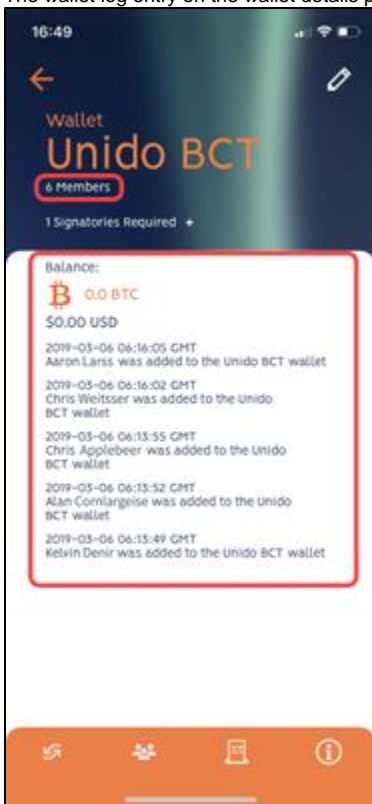
At the bottom of the screen, there is a "Confirm" button.

6. Enter your password to confirm the transaction. By entering your password, you will be signing and voting for this transaction at the same time.

7. If your wallet has additional members then they will be notified, and the transaction will be completed when the required number of members have signed the transaction



8. The wallet log entry on the wallet details page (home > Wallet Groups > Wallet List > Wallet Detail) records when members were added/removed



### Removing wallet members

- You can remove members from the My Network page (Home > My Network).

- While on the page click on the "trash" icon to remove a member.
- Note: you cannot remove a member from your account if they are included as a member in any of your wallets. In this instance, first go to the wallets containing the member, remove the members from the wallet(s), then return to the My Network page to delete them.



*Image: an error will be received if you try to delete a member who is included in one of your wallets*

# Adding/editing wallet signatures

For any Unido wallet, you can setup a specific number of required signatures. The number of required signatures can range from 1 right up to the maximum number of members in the wallet.

See this page for more information on members and signatures.

## Change the number of wallet signatures

1. Select the wallet that you wish to edit by navigating to the wallet details page (home > Wallet Groups > Wallet List > Wallet Detail)
2. Tap to go into the wallet
3. Select the "x Signatures Required +" function



Image: selecting the "x Signatures Required +" function

4. Select how many signatures should be required by the wallet



5. Unido will confirm the number of required signatures - this is an important action, so you will be prompted to sign the transaction:



6. Enter your password to confirm the transaction.  
By entering your password, you will be signing and voting for this transaction at the same time.

7. If your wallet has additional members then they will be notified, and the change to the number of required signatures will be completed when the required number of members have approved the transaction.

# Making a transfer

Unido allows you to move funds out of your wallet to another wallet of the same type. For example:

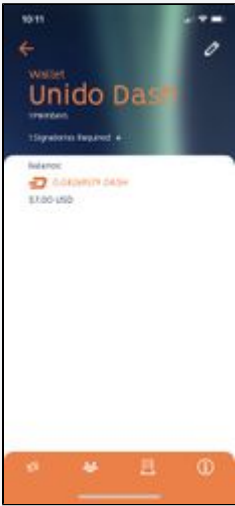







- Bitcoin wallet to Bitcoin wallet
- Ripple wallet to Ripple wallet

These are direct transfer which are native to the application.

Should you wish to send funds to a wallet of a different type, Unido will allow this via ShapeShift currency conversion which operates in the background.

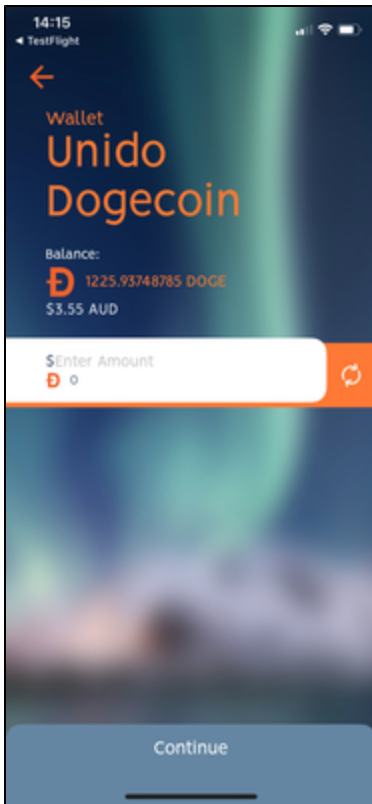
## The wallet details page

The wallet details page (home > Wallet Groups > Wallet List > Wallet Detail) provides an activity log plus controls to make a transfer, edit members, view actions and access the wallet address.

		Make a transfer
		Adding and removing members (Manage the number your member anytime in your wallet page)
		Pending transactions
		Wallet Address
	Share your wallet address by:  Copying   or  Sharing 	

## How to make a transfer

1. In the wallet details page (home > Wallet Groups > Wallet List > Wallet Detail), click onto the "transfer funds" icon to start:   
The transfer page allows you to specify how much to pay and to whom.



2. Enter the amount to be transferred.

You can specify the amount in either fiat or cryptocurrency by using the toggle tool:



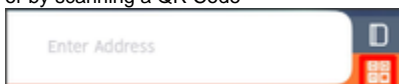
3. Click Continue.

4. Enter the recipients address by:

- typing or pasting the wallet address into the address field your recipient gave you
- from your address book, by clicking on the card icon (this will list previously used addresses)

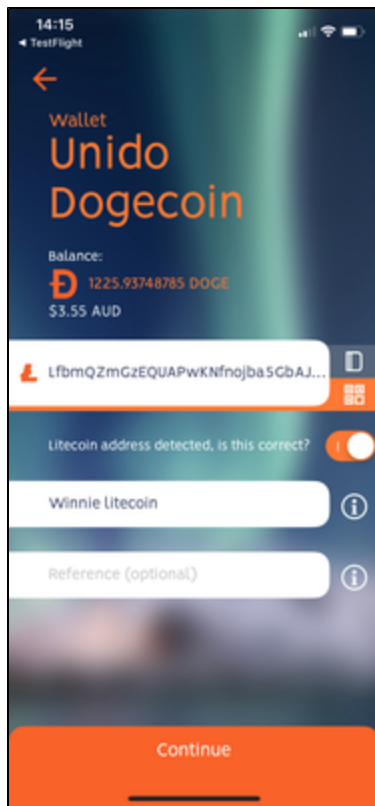


- or by scanning a QR Code



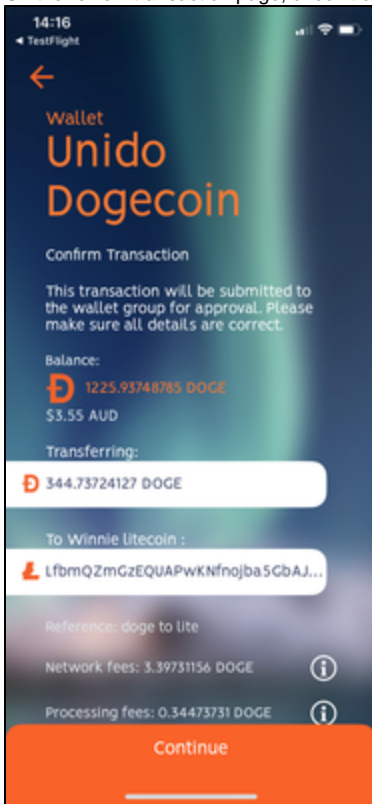
- Currency conversion: if the destination wallet is a different type of cryptocurrency, then currency conversion will be required. For supported cryptocurrencies, this is handled in the background - find out more currency conversion [here](#).





5. Enter the recipient's name.  
Note: this name will be automatically stored in your wallet address book.
6. Enter a transaction reference.  
This is optional - the reference will appear in the account log and in notifications, to help identify the purpose of the transaction.
7. Click "Continue" to continue and review the transaction.

8. On the review transaction page, check transaction details before clicking "Continue", and enter your password to sign the transaction.



9. When you have initiated a transfer:
- If the wallet is configured to only require 1 signature, the transaction will be signed and submitted. If you have additional wallet members than they will be notified of the transaction.
  - If the wallet requires more than 1 signature, then all members of the wallet will receive notifications of the transfer. Once the minimum number of signers have responded, the transaction will be submitted.



Image: the transaction confirmation page



# Currency Conversion

When sending funds from one cryptocurrency wallet to another you will generally need to ensure the wallets are of the same type. For example:

- You can send Bitcoin to another Bitcoin wallet
- But you cannot send Bitcoin to a Ether wallet, as the wallets are incompatible.

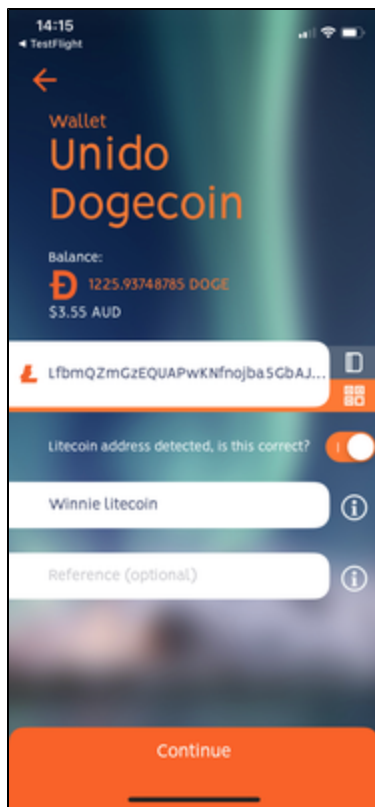
If funds are sent to an incompatible wallet, then they are at risk of being lost.

Unido allows funds to a wallet of a different type by using dynamic ShapeShift currency conversion which operates in the background.

Using Unido and currency conversion, you can move funds from any of your wallets to the following cryptocurrency types:

- Bitcoin
- Litecoin
- Dogecoin
- Dash
- Bitcoin Cash
- Ethereum

**Please note that Tether is not supported for currency conversion.**



# Notifications

You will receive in-app notifications when important actions are initiated by another member in your wallets. You'll find a list of notifications in the Home > Notifications screen.

Notifications are sent for important actions including adding/removing members, transactions, change to the number of signatories and deleting a wallet.

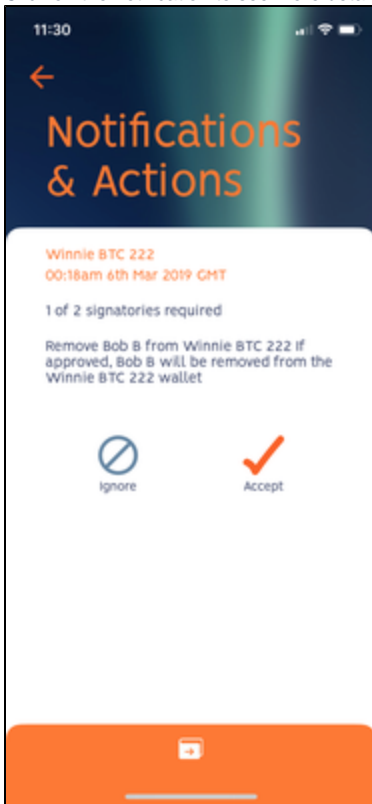
[Click here to see example scenarios and notifications.](#)


In the notifications screen:

1. An orange notification means that action is required; a grey notification means that no action required



2. Click on the notification to see more detail



3. If you wish to ACCEPT AND SIGN the transaction, click onto the accept function.  
If you wish to IGNORE/DECLINE the transaction, click onto the ignore function.
4. Tap the wallet symbol  to go into the related wallet detail page.

## Examples

Unido will send you notifications when another member of your wallet initiates or completes an important action. This section contains example notifications for:

- adding/removing members
- change to the number of signatures
- transactions

### Example: Adding/Removing Members

- You will be notified if a member is being added to a wallet. (eg: Jane Doe was added to the Nick BTC wallet)
  - if the wallet has more than one required signature, you will receive a notification request to sign the action before it can be completed
  - the notification will look like this: *"Add Jane D to Nick BTC; If approved, Jane D will be added to the Nick BTC wallet"*
- You will be notified if a member is being removed from a wallet
  - if the wallet has more than one required signature, you will receive a notification request to sign the action before it can be completed
  - the notification will look like this: *"Remove Jane D from Nick BTC; If approved, Jane D will be removed from the Nick BTC wallet"*

### Example: Change to the number of required signatures

- You will be notified if a member has initiated a request to change the required number of signatures for a wallet.
- A change from 1 to 2 signatures - no action is required.
  - The notification will look like this: *"Change minimum signers to 2; If approved, the minimum number of signatories for xxx wallet will be changed from 1 to 2"*
  - Subsequently, you will receive notification *"Change minimum signers to 2; The minimum number of signatories for xxx wallet has been changed to 2"*
- If changing from 2 or more required signatures then the transaction will need to be signed by multiple members
  - The notification will look like this: *"Change minimum signers to 3; If approved, the minimum number of signatories for xxx wallet will be changed from 2 to 3"*
  - After the required number of members have signed the transaction you will receive notification: *"Change minimum signers to 3; The minimum number of signatories for xxx wallet has been changed to 3"*

- The same notification and action processes apply when reducing the required number of signatures.

#### **Example: Transactions**

- You will be notified if a member has initiated a request to move funds out of a wallet.
- If the wallet only requires 1 signature then no action is required.
  - The notification will look like this:  
*"Wallet Group | Wallet name  
Transfer xxxx BTC to wallet address  
xxxx BTC has been successfully transferred to wallet address"*
- If the wallet requires multiple signatures then the transaction will need to be signed by multiple members
  - The first notification will look like this: *"Jane Doe has initiated a transfer of xxxx LTC to (wallet address); x of x signatures so far"*
  - This will be followed by a second notification: *"Transfer xxxx LTC to (wallet address); If approved, this will transfer xxxx LTC from (wallet name) to (wallet address)"*
  - After the required number of members have signed the transaction you will receive a notification: *"Transfer xxxx LTC to (wallet address); xxxx LTC has been successfully transferred to (wallet address)"*

# Address Book

The address book is a convenient place to store cryptocurrency addresses which you send funds to often. You can view and add addresses by visiting the Address Book page in the *Home > My Wallet Address Book* screen.

Whenever you transfer funds in Unido, the destination address will be saved in your address book for later use. You can also save addresses to going directly to the Address Book page.

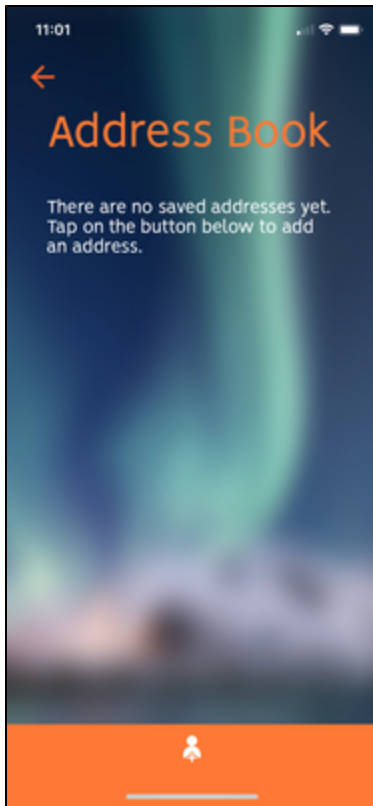


Image: The My Wallet Address Book

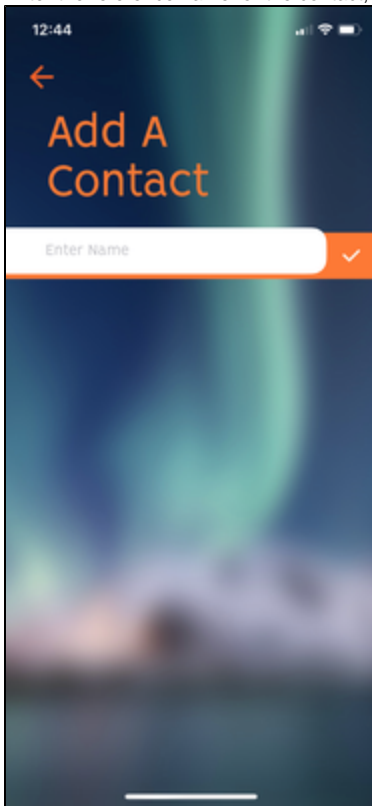
## How to add a new contact and address

1. To begin, go to the Address Book page in the *Home > My Wallet Address Book* screen and click on the icon to add a new contact:



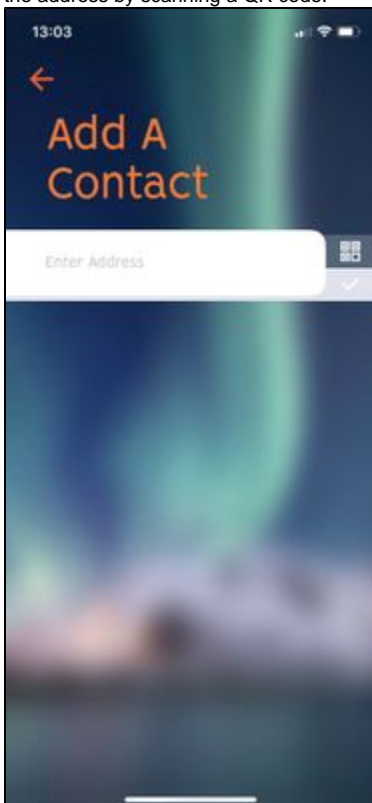


2. Enter the reference name for the contact, for example this could be the recipients name, company name or other reference



A screenshot of a mobile application interface titled "Add A Contact". At the top, there is a back arrow icon and the title "Add A Contact" in orange text. Below the title is a white input field with the placeholder text "Enter Name" and an orange checkmark icon on the right. The background of the app is a blurred image of the aurora borealis.

3. Click the "check mark" to continue
4. Add the recipients cryptocurrency address by either typing or pasting it into the box, or click the scan icon to launch your phone camera and enter the address by scanning a QR code.



A screenshot of the same mobile application interface, now showing the "Enter Address" input field. The input field is white with the placeholder text "Enter Address" and a QR code scan icon on the right. The background remains the same blurred aurora borealis image.

5. Once you've entered the address Click the check mark to continue.
6. The screen will then add your contact to the list - click on the down arrow to view addresses listed under your contact.



7. Note: you can use the address book while making a transfer - look for the icon to load the recipient's address:




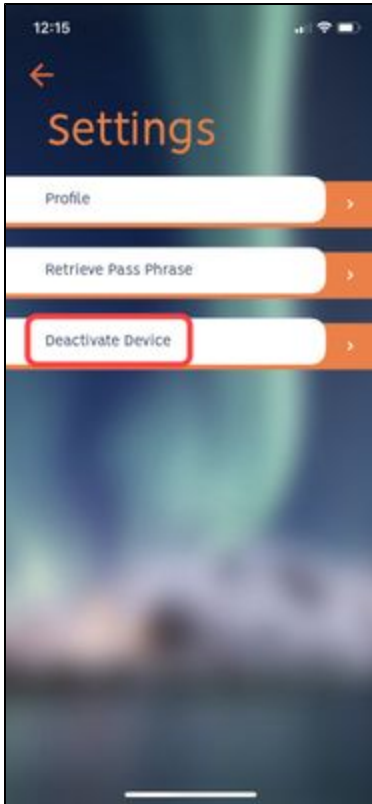
# Deactivating your device

If you decide to move your wallet to another device, you can deactivate your current device to ensure that notifications flow through to your new device.

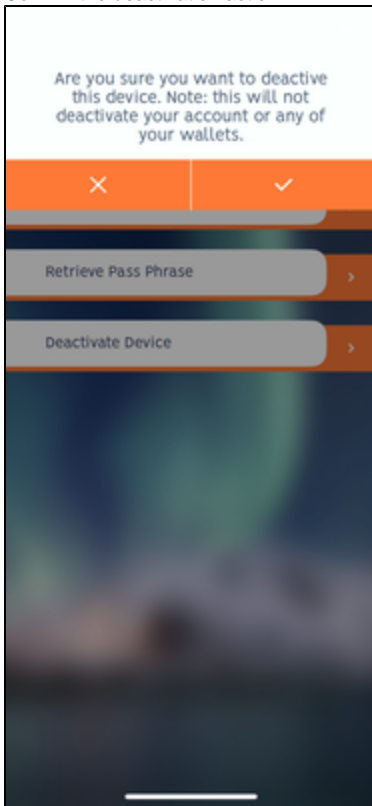
Warning: if you deactivate your device, you will lose access to your wallets on that device. Backup your passphrase before you deactivate!

## How to deactivate your device

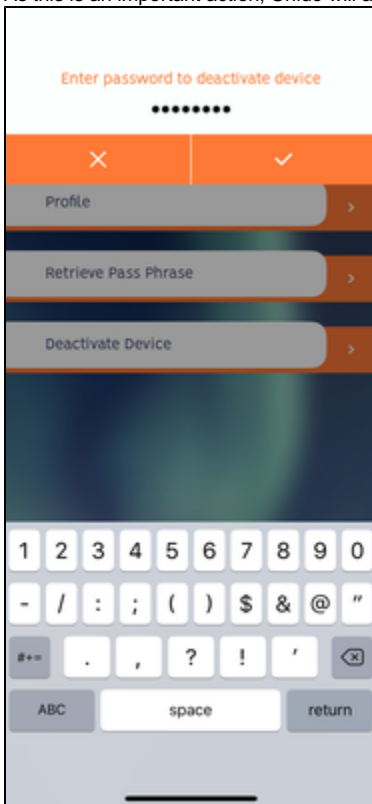
1. Navigate settings from Home > 
2. Select "Deactivate Device"



3. Confirm the deactivation action



4. As this is an important action, Unido will ask you to sign the action



5. Your account is now deactivated, and you will be returned to the create/recover account screen.

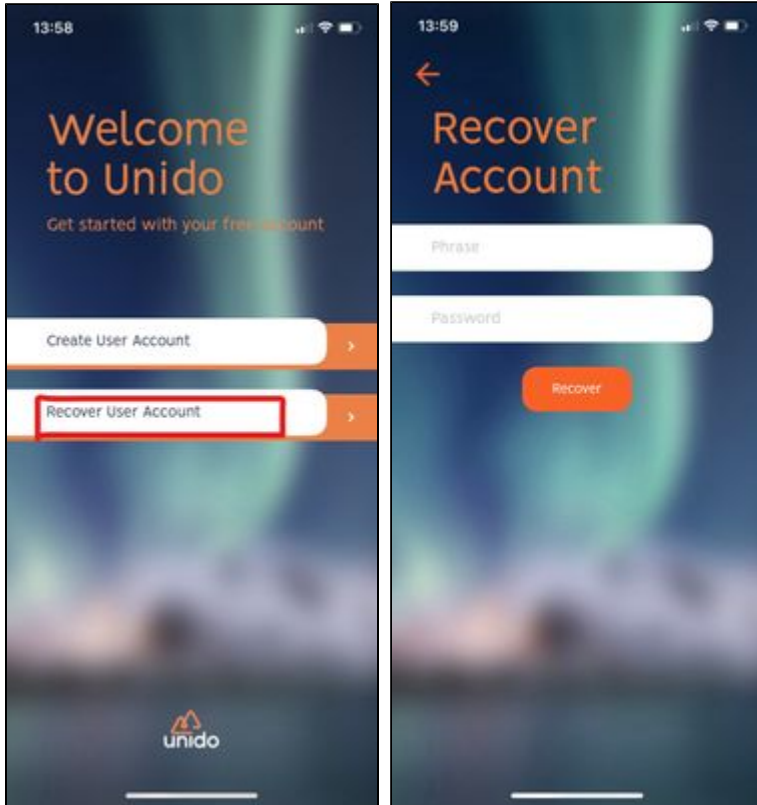


# Backup and recover your account

This guide shows you how to recover your Unido account with your passphrase and password and how to keep your wallet safe.

## Recovering your account

If you happen to lose phone or reset your phone, you will need to recover your account.



1. Open the Unido app
2. On the login screen, select "Recover User Account"
3. Enter your 16 word passphrase
4. Enter your password
5. Click "Recover"
6. Review the Unido User Agreement
7. Your account is now recovered.

## Backing up and securing your account

When you create a new account, you will be asked to enter and re-enter your password - it's important to keep this very safe. This password should be kept to yourself and not recorded in the same place as your passphrase.

You also be provided with 16 word passphrase - a unique combination of characters and words. Please keep this in a safe place like a safe, and avoid disclosing to others.

The combination of both passphrase and password are used to recover your account - even if you lose your device.

Note: you can recover your passphrase at any time by selecting *Home > Settings > Recover Passphrase*.