



AirTM Cashier Manual

Version 1.0

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Glossary

Withdrawal: It's a transaction in which a client seeks to transfer their AirTM dollars to any electronic wallet or bank account.

Deposit: It's a transaction in which a client adds funds to their AirTM account using any electronic e-transfer method or bank transfer.

Escrow: It's a service (provided by AirTM / Uphold) that temporarily keeps control of the cashier's (in a deposit) or client's (in a withdrawal) funds while the counterpart completes the payment via e-transfer or bank transfer, so that we can ensure everyone has the money that belongs to them.

Exchange: it's an online market you can use to buy or sell Bitcoin. There is a local exchange in almost every country. For example: bitso.com for Mexico, surbitcoin.com for Venezuela, or bitstamp.com for the USA.

What's AirTM?

AirTM is your dollar wallet in the cloud. No matter where you live , with AirTM you can make deposits and withdrawals in your local currency or using any other electronic transfer methods . You can also use AirTM to send or receive payments in dollars instantly and without cost to anyone, anywhere in the world.

What's this manual for?

In this manual you will find everything you need to know to be a successful AirTM cashier, use this manual as reference to solve any doubt you might have.

How does AirTM work?

In AirTM there are two types of transactions: deposits and withdrawals. In order for this transactions to happen, a cashier and a user are necessary. The **role of the user** is to request transactions and the **role of the cashier** is being attentive to requests sent by users and help complete them.

Both AirTM operations consist of four steps: Request , Acceptance, Transfer, and Confirmation.

When a client requests a deposit or a withdrawal, the cashier receives an e-mail, sent to all cashiers who meet the necessary requirements (use compatible electronic wallet with the user, have the amount of money necessary to complete the transaction, and have a good grade). As more than one cashier is notified for every transaction, you have to be quick to accept transactions.

How we ensure your money?

AirTM is an Uphold application and there is an Uphold account behind each AirTM user account. This means that AirTM must comply with Uphold's rules in order to operate.

Uphold is a technology that moves and saves your money easily and safely, even more than in any financial institution worldwide.

It is certified by institutions such as FinCen, and is associated with an Authorized Payment Institution regulated by the FCA (Financial Conduct Authority UK).

In comparison to a bank, Uphold keeps a complete reserve, this way you know that your money will always be available. The latter is also the reason why you don't receive an interest for the money you keep inside your account.

What it means to be an AirTM cashier?

Cashiers are AirTM partners who make it easier for clients to move money into and out of AirTM acting as the gateway between AirTM and other money systems like PayPal, Alipay, TenPay, Neteller, Skrill, Payza and Payoneer, or bank account transfers from any country.

What are the advantages of being an AirTM cashier?

With AirTM you can monetize your knowledge about Bitcoin and other electronic transfer methods earning commissions completing AirTM users transactions.

The commissions given to AirTM cashiers vary depending on the payment methods:

Types of transaction	Currency	Deposit %	Withdrawal %
Bank transfer	MXN	1	5
	USD (EUA)	4	4
	USD Panamá	5	5
	VEF	10	7
	ARS	2	5
	COP	5	5
	BRL	3	3.5
PayPal	USD	15	4
Alipay	CNY	1.25	1.25
Tenpay	CNY	1.25	1.25
Neteller	USD	15	4
Payoneer	USD	15	4
Amazon Gift Card	USD	-	5

The values of the table above will change

Dashboard

The following is a cashier profile, here you can see all transactions, the ones pending acceptance, in progress, or completed:

The screenshot shows a cashier's dashboard with the following elements:

- 1:** Your Balance: \$1050.94 USD
- 2:** ADD FUNDS section with options for Bitcoin and Direct Bank Transfer.
- 3:** Transaction list with 'ACCEPT' buttons for pending transactions.
- 4:** Transaction filter tabs: PENDING ACCEPTANCE (8), IN PROGRESS (0), HISTORY (329).
- 5:** 'Your AirTM account is online' toggle switch.
- 6:** 'Download Transaction History (CSV file)' link.

Transaction	Name	Amount	Method	Date	Action
Withdrawal	Jorge 5 ★★★★★	\$3.00 USD	Neteller	an hour ago	ACCEPT
Withdrawal	Sander 3.5 ★★★★★	\$6.00 USD	Payoneer	an hour ago	ACCEPT
Withdrawal	Juan 3 ★★★★★	\$20.00 USD	Payoneer	4 hours ago	ACCEPT
Withdrawal	Daniel NEW USER	\$1.00 USD	Payoneer	5 hours ago	ACCEPT

Section	Description
1	This is your AirTM balance. If you don't have enough credit to cover the amount of a transaction and the respective commission, then you can not accept the transaction. You should apply the same logic process before accepting a withdrawal.
2	This is the funding section (add balance) of your AirTM using Bitcoin (see page 7) or directly from your bank account in the United States or the European Union.
3	Here are all transactions waiting for your acceptance. Do not take too long or someone else will take them.
4	You can switch between available, accepted, and past transactions.
5	This button must be turned on so you can take transactions.
6	You can use this button to export historical data of all your past transactions in CSV format compatible with Excel and Sheets to help you keep your internal accounting.

Withdrawals

To complete a withdrawal the steps are the following:

1. Accept the transaction from the Dashboard.
2. The cashier must make a transfer for the stipulated account and payment method.
3. When the client confirms having received your transfer, dollars saved at the beginning of the transaction in Escrow (see Glossary), will be released immediately to the cashier AirTM account.

Deposit

To complete a deposit the steps are the following:

1. The cashier must accept the transaction from the Dashboard.
2. After accepting the deposit, the amount of dollars specified in the transaction is debited from the cashier's AirTM account and stored in Escrow.
3. When the user receives notification that the cashier accepted the transaction, he/she must make a transfer to your corresponding account for the agreed amount. For this, the client receives all the necessary data to complete the transfer.
4. When the cashier confirms having received payment from their client, the money saved in the Escrow service, are immediately released to the client.

Mediations

When Acceptance, Transfer or Confirmation of a transaction is not concreted within the time limit of the platform by either party (client or cashier), the transaction is automatically sent to mediation. The following table lists the times with which the cashiers have to complete certain part of the transaction: First of all, the AirTM team, identifies the source of mediation, then, it's reviewed whether the funds were received, if there was an error of bank data, if the client was unable to close the deal, among other things.

	Action	Time (between 8am Monday and 4pm Friday)						Time (between 4pm Monday and 8 am Monday)							
		Bank Transfer	PayPal	Payoneer	Neteller	Alipay	Tenpay	Bank transfer	PayPal	Payoneer	Neteller	Alipay	Tenpay		
Deposit	Time the client has to deposit to the cashier after accepting the transaction	2 days	1 day						3 days	1 day					
	Time the cashier has to confirm the deposit after the client confirms	2 days	1 day						4 days	1 day					
Withdrawal	Time the cashier has to transfer to the client after accepting the withdrawal	12 hours						12 hours							
	Time the client has to confirm he received the transfer	2 days	1 day						4 days	1 day					

The process consists of two parts. In the first part a message to the client or the cashier is sent requesting confirmation of sending or receiving funds, if after a few hours there is no answer, we proceed to verify the information on the transaction taking the information from the cashier and informing the client if the transaction is completed or canceled.

When a transaction enters mediation, the cashier must be alert to his email and wait for further instructions, that will be provided by the mediations AirTM team.

Fund your AirTM account

To take deposits, you need to have money in AirTM. For this you have three options:

1. Wait to have sufficient balance from withdrawals that you have accepted.
2. If you are a resident of the United States or any country of the European Union and have a bank account you can make a deposit directly to your AirTM account through a bank transfer. For more information, [click here](#).
3. Fund your electronic wallet with bitcoin:
 - a) To fund it with bitcoin, you must enter a local Exchange or enter localbitcoins.com (we recommend to buy at the cheapest price possible so you can increase the performance as a cashier).
 - b) You must have a verified account on this page and buy the amount of bitcoin you require to fund your AirTM account.
 - c) When you have the amount of bitcoin equivalent to the amount of dollars you want to enter your account, you must enter your Dashboard and in Section 2 (see page 7) click "With Bitcoin". A QR code will appear with your AirTM bitcoin address (an alphanumeric code). If you scan the QR code with your phone, you will get this same alphanumeric code, it's just a simpler way to

copy it. This is the address where you should send the bitcoin you bought in your country Exchange.

d) Enter the Exchange in your country and make a bitcoin transfer to your bitcoin address (above).

e) Once you have completed the transfer, the funds may take between 50 and 70 minutes to get to your account.

Configure your AirTM account

Configurations of account:

- 1) Enter www.airtm.io and sign in. Once inside, click on the upper right corner where the user name appears and select the "Edit Profile".
- 2) On the left side the following options appear:



Complete Profile



E-Transfer Options



Currency

- 3) Within the "Complete Profile" you can set your profile picture, see your city and the monetary denomination of your country, the information can not be changed for security reasons.

4) In "E-Transfer Options" you can configure payment methods to make transactions (e-wallets, national bank accounts).

- You must ensure that all Electronic Transfer options are associated with the same email and under the same name you use in AirTM/Uphold. Otherwise, they can not be used.

5) In the section "Currency" you can change the minimum and maximum amounts of transactions that the cashier may attend.

Legality

In AirTM, cashiers are responsible for managing the amounts they are deemed capable of handling. They must pay taxes on your AirTM cashier and comply with the regulations of your country.

AirTM is not responsible for any breach of the law by any cashier.

Any questions or problems that may arise please contact the following email:

To contact AirTM support team: support@airtm.io



To contact Uphold support team: support@uphold.com



How do you make money being a Cashier?

Now we will explain with a simple exercise, how to make money being an AirTM Cashier.

To start, you need to fund your AirTM account. Let's say you have 100 USD (or the equivalent in your local currency) in your bank account. The recommended method is to fund your account with bitcoin, because it's the most economical method. To do this, follow the steps on page 9 of this manual. Having bought bitcoin with 100 USD and funded your AirTM account, you will have about 99 USD on your AirTM account (depending on the Exchange and the price of the corresponding day).

With your 99 USD in your AirTM account you can start making transactions. The point of being an AirTM Cashier is to work with your funds as long as possible without requesting withdrawals or deposits. The more time passes since you funded your account and not request a withdrawal or deposit, the more will be your profit.

Let's say you take 10 Deposits by bank transfer in Venezuela (10%) on average 9 USD, your final balance will be 9 USD in your AirTM account and 99 USD in your bank account. Therefore, after 10 Deposits, you have 108 USD in total. You won 8 USD just for making 10 transactions. After this you must fund your account again or wait for a withdrawal by bank transfer to have dollars in the cloud again.

If you had funded your account with more USD, your profit would be much higher and can go longer without having to worry about fund your account.



Making money your friend again