USER GUIDE

# Business account guide

Become a business in one step, accept the terms, verify your identity for payouts and unlock patient records with your licence.

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CHAPTER 1

# Your business account

Turn your Cardynex account into a business account in one step, without waiting for approval, and keep your customer account.

## One account, one business

Your Cardynex account is **you**; your business is a workspace that belongs to you. You become a business by filling in one short form. Nobody has to approve it: you can make your card, take bookings and choose a plan straight away.

## Create the business account

1. **Open the form**: **Create a business account** on the sign-up page, **Create my first card** in your customer account, or simply choose a plan on the plans page.
2. **Fill it in**: **Business name**, your **Trade** (it decides which package we suggest and whether a licence check is needed) and, if a sales partner gave you one, the **Referral code (optional)**.
3. **Accept the terms**: read the linked documents and tick "I accept the terms of service and the privacy policy for businesses."
4. **Continue**: **Create my business account** brings you back to where you were — the checkout of the plan you chose, or the card editor. Without a chosen plan you start on the Free plan.

> **Tip**
>
> Your customer account stays: saved cards, appointments and orders are under **My bookings and orders** in the account menu.

## When the terms change

When our terms for businesses change, the dashboard shows **Updated terms** once. Read the documents, tick "I accept the updated terms." and choose **Accept and continue**. We keep the version, the time and a fingerprint of the text you accepted.

CHAPTER 2

# Identity verification and payouts

Everything works without verification except receiving money; two automatic checks switch on online payments and payouts.

## What needs verification

Cards, bookings, menus, the shop and plans work right away. **Receiving money** — online payments of your customers and payouts to you — opens after an automatic identity check. In Iran the check runs on your national ID; in other markets your payment provider verifies you when you connect it under **Online payments**.

## Verify your identity

1. **Verified mobile number**: **A verified mobile number in your account**. It must be registered to your own national ID.
2. **IBAN**: **The IBAN that receives your payments**, registered under **Online payments**.
3. **National ID and birth date**: enter them on **Identity verification** and choose **Verify my identity**.

Both checks take a few seconds. When they pass, the badge shows **Verified** and online payments start at once.

> **Note**
>
> We keep only the result of each check, never your national ID, IBAN or documents.

## If a check fails

- **Mismatch**: the mobile number or the IBAN is not registered to that national ID. Correct the details and try again.
- **Service not reachable**: try again a few minutes later; a repeated question is not charged twice.
- After several failed attempts, or when the answer is unclear, a person at Cardynex looks at it (**In review**) and contacts you.

## Payout holds

Rarely, a routine risk check (very high volume, many refunds, repeated mismatches) puts payouts on hold. Payments still come in; our team contacts you and releases the hold after the review.

CHAPTER 3

# Professional licence for patient records

Doctors and dentists unlock patient records with an automatic medical council check; other professions upload their licence.

## Why a licence check

Patient records are sensitive health data. Before the patients module opens, we confirm that the business belongs to a licensed professional. Only this module waits; the rest of your account works as usual.

## Doctors and dentists

1. **Open** **Professional licence** (you are sent there when you open the patients module).
2. **Enter** your **Medical council number** and **National ID** .
3. **Choose** **Check my licence** . When the licence belongs to your national ID, the module opens immediately.

## Other professions

Psychologists, therapists, lawyers and other professions upload their licence or membership card ( **Send for review** ). A person at Cardynex checks it, usually within one working day. The uploaded document is deleted after the decision; only the result is kept.