



CLIENT INSTRUCTION GUIDE

How to Generate a RAAST Payment ID in Vtrade

A step-by-step guide for Desktop, Android and IOS users,
including how to deposit funds using your RAAST Payment ID.

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APPLIES TO

Vtrade Terminal / Vtrade Touch

VERSION

1.0

ISSUED

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FLORET CAPITALS (PVT) LIMITED

Trading & Investment Services | Powered by Vtrade

i

Overview & Before You Begin

A **RAAST Payment ID** is a unique, permanent virtual IBAN issued to your trading account with Floret Capitals. Once generated, it links your own bank account directly to your trading account, so any funds you transfer to that ID are credited to your account automatically — without manual verification or the need to send a deposit slip.

Key points

- You only need to generate your Payment ID **once**. It stays the same for all future deposits.
- The ID is issued in IBAN format and always begins with **PK**.
- It can be generated from the **Vtrade Desktop terminal** or the **Vtrade Touch Android app**.
- Generation is not instantaneous — allow a few minutes, then log in again to view the ID.
- Raast transfers are free of cost and credit to your account immediately. IBFT / IFT transfers may carry charges as per your bank's schedule.

Before you begin

- Make sure your Vtrade login credentials and client code are with you.
- Ensure your trading account is active and your CNIC and bank details are up to date with Floret Capitals.
- Have the bank account registered in your own name ready — deposits must be made from your own account.

! Third-party payments are not accepted

Funds transferred from an account that is not in your own name will be reversed to the originating account and may attract penalties or bank charges. Always transfer from a bank account held in your own name.

A

Generating your RAAST ID — Vtrade Desktop

Follow these steps on the Vtrade desktop terminal installed on your computer.

1

Log in to Vtrade

Open the Vtrade terminal on your computer and sign in using your client code and password. Wait until the market watch loads and the message panel confirms **"Connected to Feed Server"**.

2

Open Net Equity

On the top toolbar, click the green **N** button (Net Equity), circled in red below. This opens the **Net Equity / Exposure Equation** window.

The screenshot shows the Vtrade desktop terminal interface. The top toolbar contains buttons for B, S, X, E, O, P, and N. The N button is highlighted with a red circle. The main window displays a market watch table with columns for Mkt, Symbol, Chg, Flag, FV, Buy Vol, Buy, Sell, Sell Vol, Total Vol, Chg %, Dir, P. Close, Avg., High, and Low. The bottom panel shows a message 'Connected to Feed Server' and 'The Regular market is in OPENED state.'

The Vtrade terminal — click the highlighted **N** (Net Equity) button on the toolbar. The lower panel shows a zoomed view of the same toolbar.

3

Click "Deposit Funds"

In the **Net Equity / Exposure Equation** window, confirm that your client code and name are shown at the top, then click the blue **Deposit Funds** link.

Net Equity / Exposure Equation

Client: [Client Name] Refresh

View 1 View 2 **Deposit Funds**

(A) Account Balance	0.00
Fut. Profit Withheld/Exposure	0.00
(B) Holding Sold	0.00
(AB) Available Balance (A+B)	0.00
(C) Credit Limit	0.00
(D) Withdrawal Request	0.00
(U) Utilized Cash in FPR	(0.00)
Security Market Value	0.00
	Regular Future
(E) Security Margin Value	0.00 0.00
(F) Profit / Loss	0.00 0.00
Net Equity (AB+C+D+E+F+U)	0.00 0.00
Margin Policy	Cash Only Cash Only
	Cash @ 100% Reg @ 100.00% Fut @ 100.00%
Exposure	0.00 0.00 0.00
Trading Limit	0.00 0.00 0.00

Net Worth : 0.00

Net Equity / Exposure Equation window — click **Deposit Funds**.

4

Click "Generate"

The **Deposit Request – RAAST** window opens. If the Payment ID field reads "**NOT YET GENERATED**", click the **Generate** button.

Deposit Request - RAAST

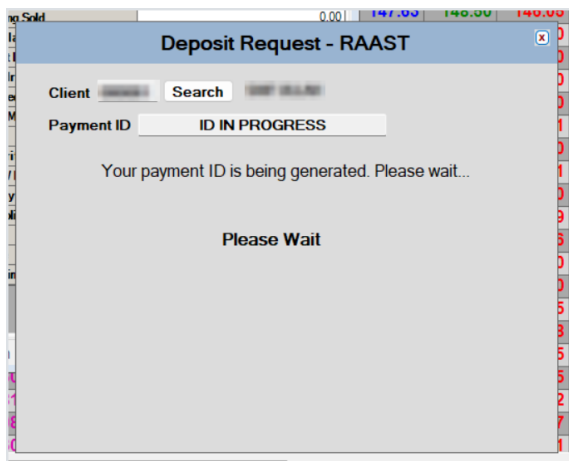
Client: [Client Name] Search

Payment ID: NOT YET GENERATED **Generate**

Deposit Request – RAAST window — click **Generate**.

5 Wait while your ID is created

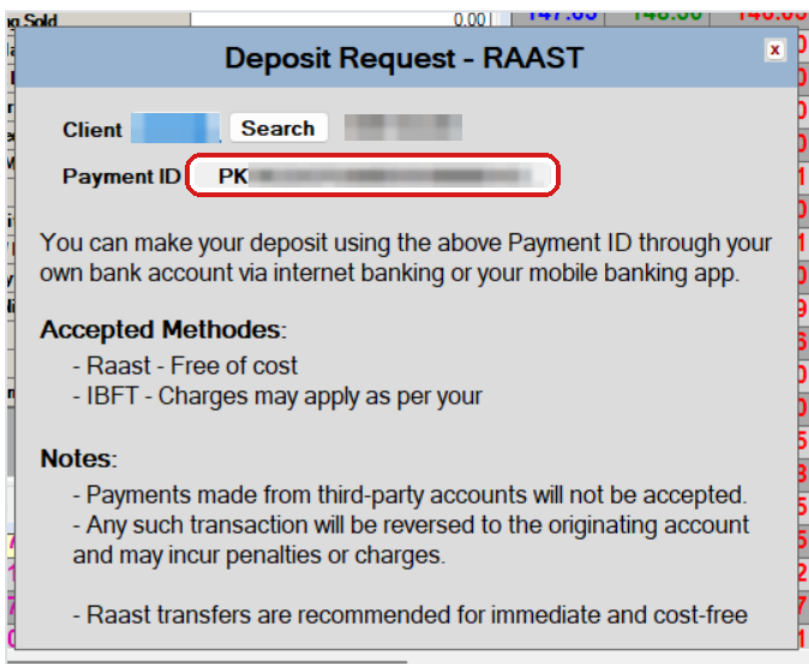
The status changes to **"ID IN PROGRESS"** and a message confirms that your Payment ID is being generated. This is normal — the request is being processed by the bank. Do not click Generate again.



Your request is being processed — please wait.

6 Log in again to view your Payment ID

Wait a few minutes, then close and log back in to Vtrade. Repeat **Steps 2 and 3** to reopen the Deposit Request window — your RAAST Payment ID will now be displayed in full. Save it: you will use the same ID for every future deposit.



Your generated RAAST Payment ID, shown in IBAN format beginning with PK.

B

Generating your RAAST ID — Android

Follow these steps in the **Vtrade Touch** Android application, available on the Google Play Store.

1 Log in to Vtrade Touch

Open the Vtrade Touch app on your Android device and sign in with your client code and password.

2 Open Net Equity and tap "Deposits"

Go to the **Net Equity** screen to view your account summary, then tap the blue **Deposits** button.

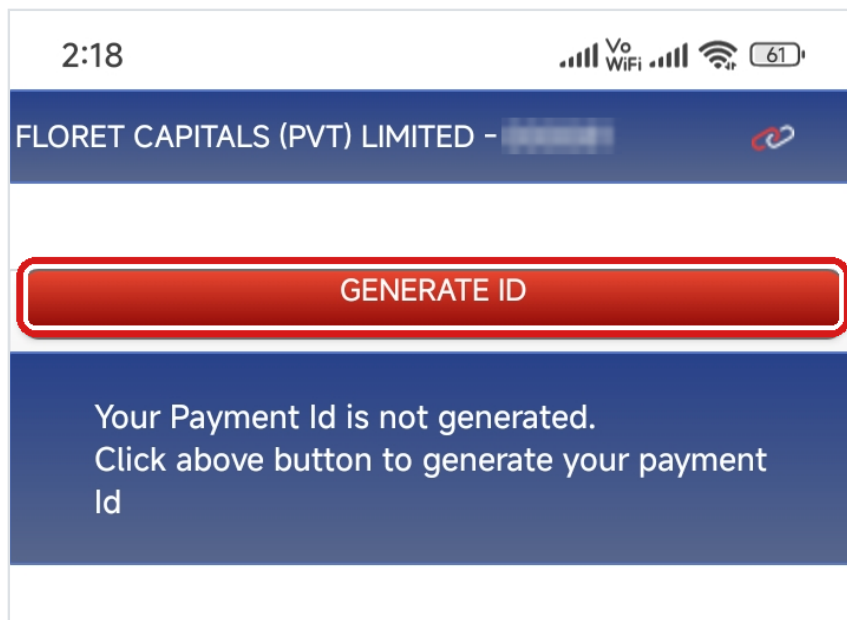


2:17				Vo WiFi 61	
FLORET CAPITALS (PVT) LIMITED					
Account Balance (A)	0				
FUT Profit Withheld/Expo.	0				
Holding Sold (B)	0				
Utilized cash in FPR (U)	0				
Available Balance (A+B+U+W)	0				
Credit Limit (C)	0				
Sec. @ Market Value	0				
	Regular	Future			
Sec. @ Margin Val (D)	0	0			
Profit / Loss (E)	0	0			
Net Equity (A+B+C+D+E+U)	0	0			
Margin Policy	Cash Only	Cash Only			
	Cash@100%	Reg@100.00%	Fut@100.00%		
Exposure	0	0	0		
Trd. Limit	0	0	0		
Net Worth	0				
Deposits					
Payments					

Net Equity screen — tap the blue **Deposits** button.

3 Tap "GENERATE ID"

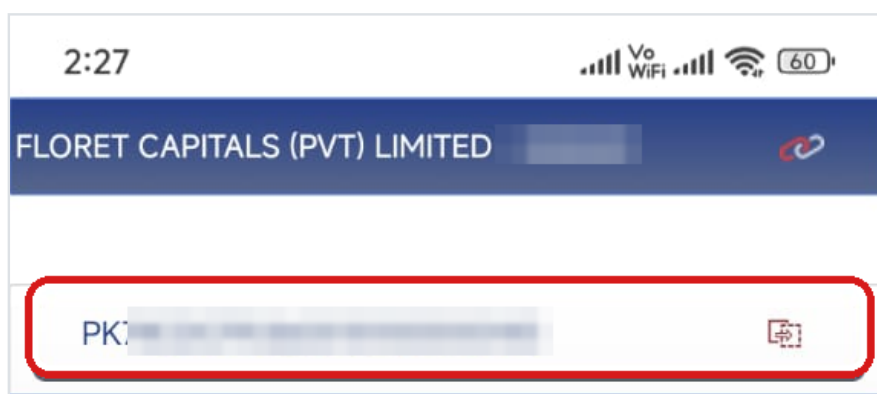
If your Payment ID has not been created yet, the screen will confirm this. Tap the red **GENERATE ID** button to submit your request.



Tap the red **GENERATE ID** button.

4 Wait, then log in again to view your ID

Allow a few minutes for the request to be processed, then close the app and log in again. Return to the **Net Equity** screen and tap **Deposits** — your RAAST Payment ID will now be displayed, along with a copy icon for convenience.

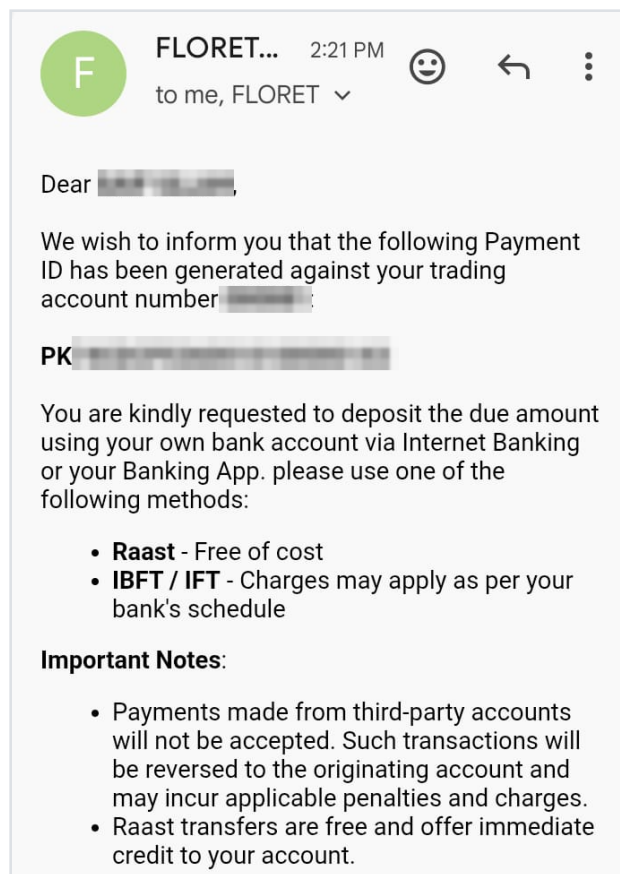


Your generated RAAST Payment ID in Vtrade Touch. Tap the icon on the right to copy it.

C

Your confirmation email

Once your RAAST Payment ID has been processed, Floret Capitals sends a confirmation email to the address registered on your account. The email states your Payment ID in full, so you can copy it straight from your inbox without logging back in to Vtrade.



The confirmation email you receive once your Payment ID has been generated. Client details have been masked in this example.

- The email is sent automatically — you do not need to request it.
- If it does not arrive, check your spam or junk folder before contacting us.
- Keep the email for your records: the same Payment ID is used for every future deposit.
- Never share your Payment ID or confirmation email with anyone else.

D

IOS users — important notice

! RAAST ID generation is not available on the IOS application

Unfortunately, the RAAST Payment ID cannot currently be generated from the Vtrade IOS app. Please generate your Payment ID using the **Vtrade Desktop terminal** by following the steps in **Section A** of this guide.

Once your Payment ID has been generated on desktop, you can continue to use it to deposit funds from any mobile banking application as normal. We apologise for the inconvenience.

What IOS users should do

- Generate your RAAST Payment ID once from the **Vtrade Desktop terminal** — see **Section A**. If you do not have access to a computer, contact your Floret Capitals representative for assistance.
- Your Payment ID is stored against your account, so it will remain available to you afterwards.
- Deposits themselves are **not affected**. Once you have your Payment ID, you can transfer funds from any banking application on your iPhone or iPad exactly as described in **Section E**.
- You can continue to use the Vtrade IOS app for trading, market watch and portfolio monitoring as normal.

• Your Payment ID only needs to be generated once

After it has been created on desktop, the same ID is used for every future deposit — from any device, including IOS.

E

Depositing funds using your RAAST Payment ID

Once your Payment ID has been generated, you can transfer funds into your trading account directly from your own bank's mobile or internet banking application.

- 1 **Copy your RAAST Payment ID**
Copy the ID exactly as displayed in Vtrade. On Android you can tap the copy icon next to the ID.
- 2 **Open your mobile banking application**
Log in to the banking app of the account held in your own name.
- 3 **Select "Raast Payments"**
Choose the Raast payment option from your bank's transfer menu. Depending on your bank this may be listed as **Raast**, **Raast Payment** or **Raast IBAN Transfer**.
- 4 **Enter the Payment ID in the IBAN field**
Paste or type your RAAST Payment ID into the **IBAN** or **Account Number** field.
- 5 **Tap "Fetch Details" or "Continue"**
The exact wording varies between banking applications. Your bank will now retrieve the account title.
- 6 **Verify the account title**
Confirm that the title displayed is **your own name**, exactly as registered with Floret Capitals. If a different name appears, stop and contact us before proceeding.
- 7 **Enter the amount**
Type the amount you wish to deposit into your trading account.
- 8 **Confirm and transfer**
Complete the transfer. Raast transfers are credited to your trading account immediately.

- **Always check the account title before you transfer**

The name fetched by your bank must match your own name as registered with Floret Capitals. This is your confirmation that the Payment ID has been entered correctly.

Enjoy seamless deposits and smooth trading with Floret Capitals