

M-EXCHANGE USER GUIDE

A super handy guide to help you navigate
our online FX Dealing platform


MONEY



What's covered in this guide

1. Technical Requirements.....	3
2. Logging into the M-Exchange System.....	4
3. M-Exchange - Overview	5
4. Setting up your Currency Pairs	6
5. Booking a FX Spot or FX Forward Transaction.....	7
6. Booking a FX Time Option Forward Transaction.....	11
7. Drawdown on FX Time Option Forward Transaction	13
8. Booking an FX Swap Transaction	15
9. Chat Facility.....	17
10. Watchlist.....	18
11. Checking your Transactions on FX Blotter	19
12. Printing the Transaction ticket	23
13. Troubleshooting and Help.....	24

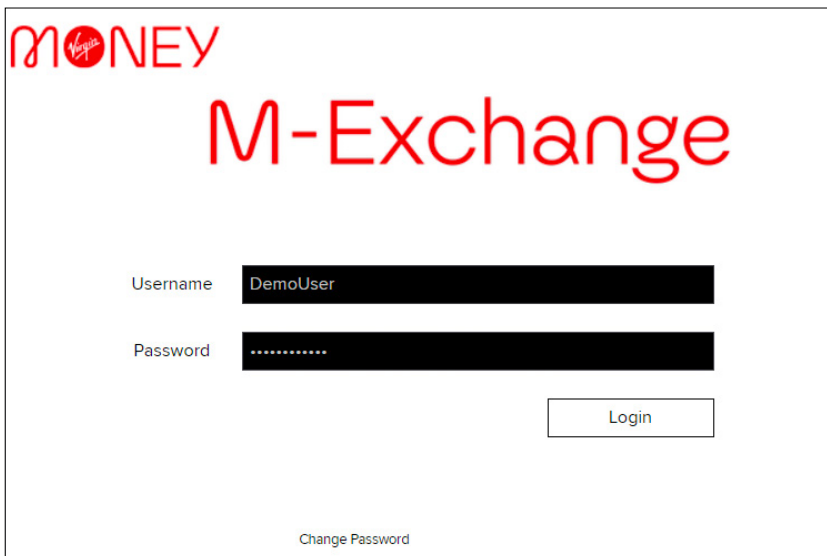
1. Technical requirements

M-Exchange works with almost all browsers. Take a look at the list below for available ones.

Software
Google Chrome (v.83.0.4103 or above)
Mozilla Firefox (v.78.0.1 or above)
Microsoft Edge (v.44.18362 or above)
Safari (v.13.1.1 or above)

2. Logging into the M-Exchange System

Launch the application from M-Exchange home page [here](#) or bookmark the page directly: https://m-exchange.fx.com/client_VM#!/login



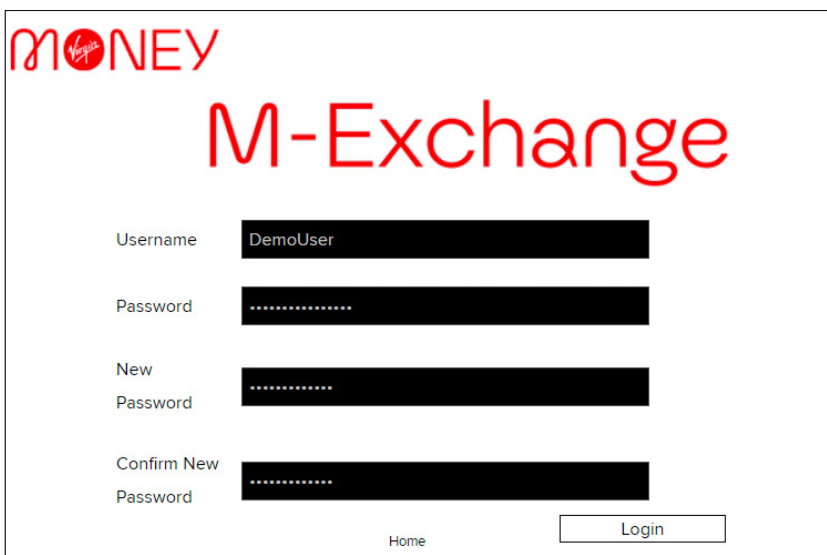
Username DemoUser

Password

Login

Change Password

If you need to change the password, click '**Change Password**' at the bottom of the screen.



Username DemoUser

Password

New Password

Confirm New Password

Home Login

Forgotten your password? – No problem.

Just contact **M-Exchange Support** (M-Exchange@virginmoney.com/0800 028 8352) who will generate a One Time Password (OTP) for you that will be sent to the registered mobile number we hold on our systems.

3. M-Exchange – Overview

The screenshot displays the M-Exchange interface. At the top left is the 'MONEY' logo with the Virgin logo inside the 'O'. To the right of the logo is the text 'M-Exchange'. In the top right corner, there is a 'Demonstration Client' dropdown menu. The main area is divided into three sections:

- FX TRADING (1):** A grid of six dark grey tiles. Each tile contains a button that says 'Click to add CCY Pair' with a dropdown arrow, and below it, the text 'Drag CCY Pairs from the Watchlist onto here'.
- WATCHLIST (2):** A vertical panel on the right side. It has a header 'WATCHLIST' and a button below it that says 'Click to add CCY' with a dropdown arrow.
- FX BLOTTER (3):** A table at the bottom of the interface. The header row includes columns for 'Deal ID', 'Date', 'Time', 'Type', 'Tenor', 'CCY Pair', 'Dir', 'CCY', 'Dealt Amount', 'SPOT Rate', 'FWD Pts', 'All In Rate', 'Status', 'Outs. Amount', and 'Outs. C'. The table currently shows 'No Records Found'.

1) FX Trading Tiles

The FX Trading Tiles display up to 6 currency pairs and are the main tiles used for your FX Trading (see Section 4 Setting up your Currency Pairs on page 6)

2) Watchlist

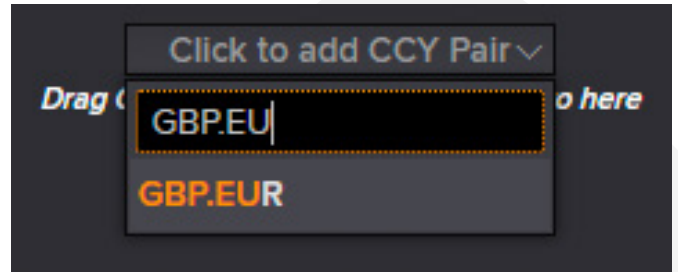
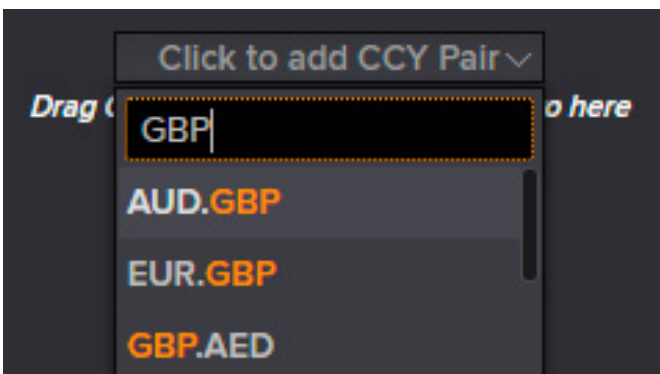
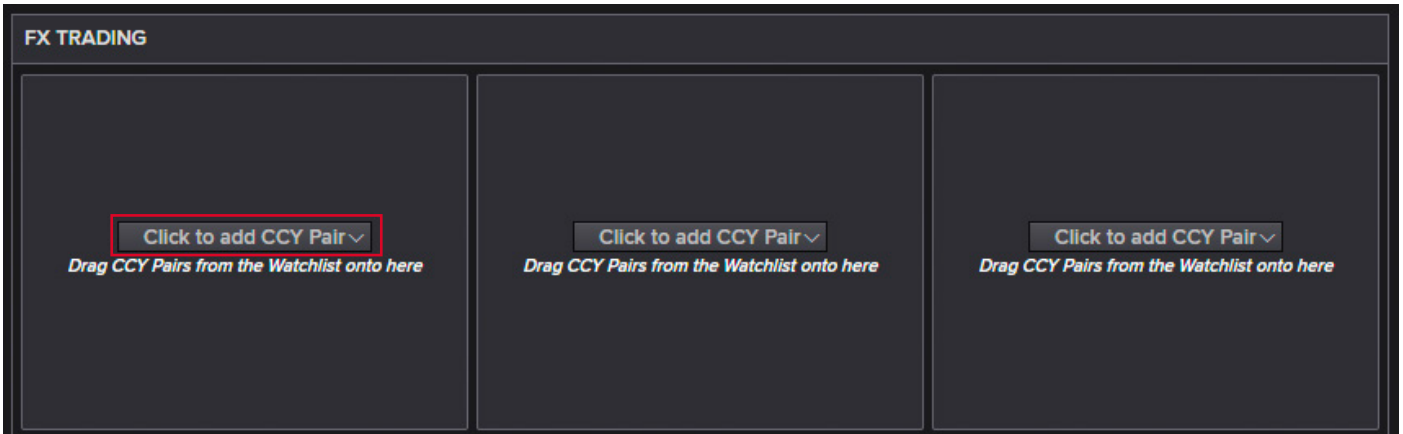
The Watchlist is used to store up to 10 additional currency pairs that you may wish to monitor the FX rates for. These can be transferred to your FX Trading Tiles when you need to trade that currency pair (see Section 8 Watchlist on page 15)

3) FX Blotter

The FX Blotter is your handy record of all your FX transactions. You can use the various filters to view your trades or create custom filters to set up specific views (see Section 9 Checking your Trades on FX Blotter on page 18)

4. Setting up your Currency Pairs

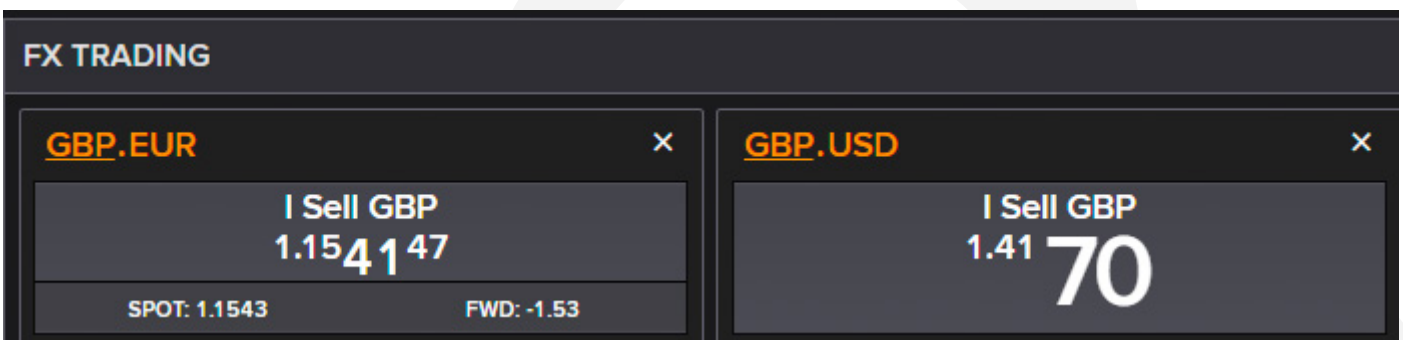
In the 'FX Trading' section, click on the **Click to add CCY Pair** drop down box and begin typing the currency pair you wish to be displayed, choose from the list or type in full pair e.g. GBP.EUR (Make sure each currency pair you want to select is separated by a dot i.e. ".")



The FX rates will now be displayed for the currencies you have selected.

The exchange rate you will see is permission based & restricted to either one direction or two-way display per your dealing requirements.

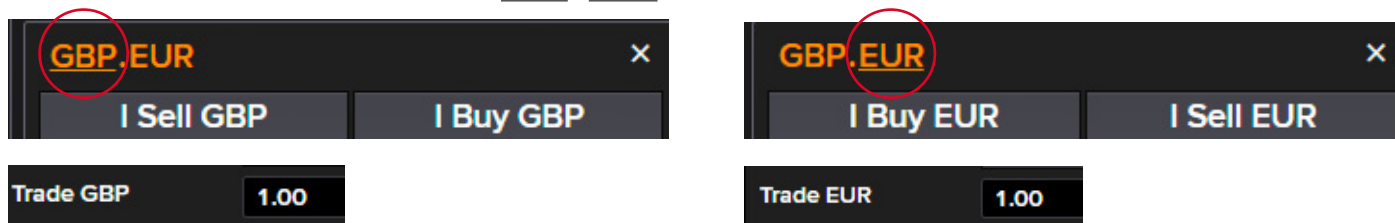
It's easy to update your permissions by speaking to your Financial Risk Solution Dealing Room contact.



5. Booking a FX Spot or FX Forward Transaction

After you have set up your currency pairs, from the rate tile choose the currency pair you wish to make a trade on.

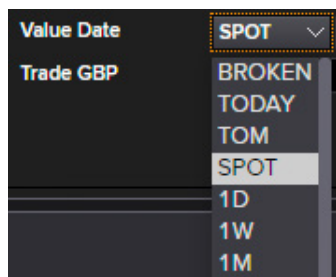
The **underlined** currency will determine the **I Sell / I Buy** display & the trade currency.



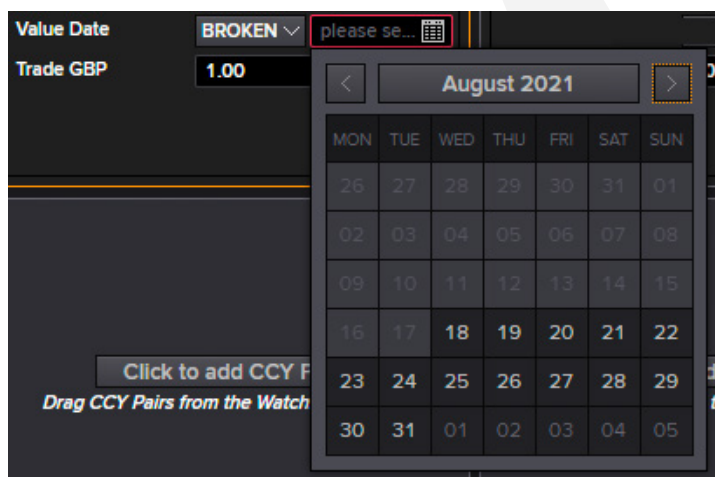
From the dropdown choose the **Trade Type** you are permitted for.



Choose the **Value Date** you require from the dropdown list.



Or select **Broken** to use the date picker to select a specific date.



If you want, you can enter any memo details for this trade e.g. Invoice Numbers, by clicking on the **speech bubble**.

GBP.EUR

I Sell GBP
1.15 37

SPOT Trade Demonstration Client

Value Date SPOT 16-Sep-22

Sell GBP 1.00

Buy EUR

Close Submit

GBP.EUR

I Sell GBP
1.15 43

Enter details here eg Invoice 1234

Cancel Save

Don't forget to press **Save** or it won't be shown when you complete your trade.

FYI - This information will be displayed on your blotter under the 'Memo' column.

To request a price for your FX trade,

GBP.EUR

I Sell GBP
1.15 31

SPOT Trade Demonstration Client

Value Date SPOT 16-Sep-22

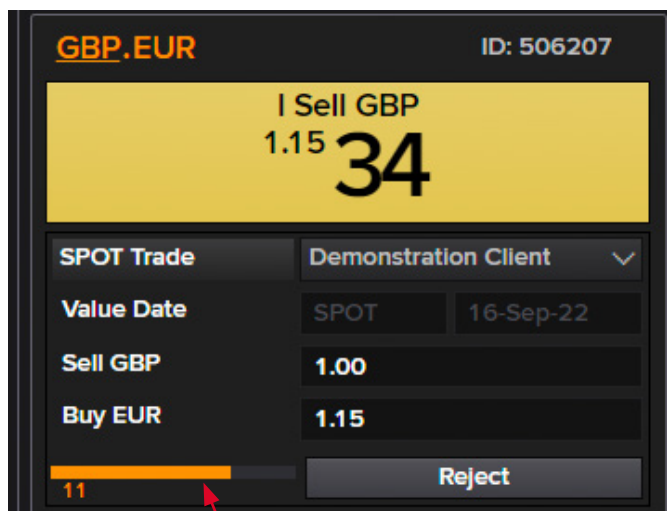
Sell GBP 1.00

Buy EUR

Close Submit

Click on the exchange rate section & you will now see the **Close** & **Submit** buttons appear.

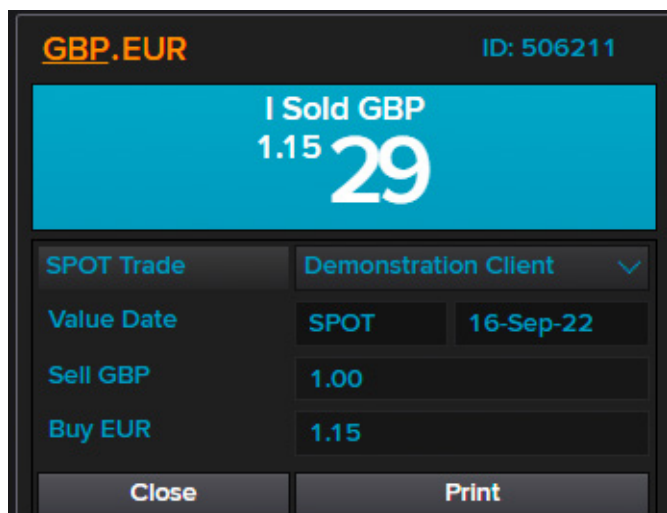
When you are ready for a price, click **Submit** and the exchange rate will be returned in a yellow box.



Note: the timeout bar will appear, and you will have 15 seconds to **Accept** or **Reject** the price quoted.

To **Accept** the price quoted click anywhere in the yellow box.

The accepted trade details will turn **Blue**, with the option to **Close** or **Print** the trade.



Click on **Close** to remove the ticket from screen.

The deal will now appear on your FX Blotter, located on the bottom half of your screen.

Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	All In Rate	Status	Outs. Amount	Outs. C
506211	14-Sep-22	11:15:18	SPOT	SPOT	GBP:EUR	Sell	GBP	1.00	1.1529	0.00	1.152900	Completed	1.00	

To Reject the trade click **Reject** and the trade will be stopped.

GBP.EUR ID: 506213

I Sell GBP
1.15 **27**

SPOT Trade Demonstration Client

Value Date SPOT 16-Sep-22

Sell GBP 1.00

Buy EUR 1.15

7 **Reject**

GBP.EUR ID: 506214

I Sell GBP
Client Rejected Price

SPOT Trade Demonstration Client

Value Date SPOT 16-Sep-22

Sell GBP 1.00

Buy EUR

Close **Submit**

Click **Close** to remove the trade from the screen and bring you back to the live rates for your currency pair within the FX Trading section.

GBP.EUR X

I Sell GBP
1.15 **28**

SPOT Trade Demonstration Client

Value Date SPOT 16-Sep-22

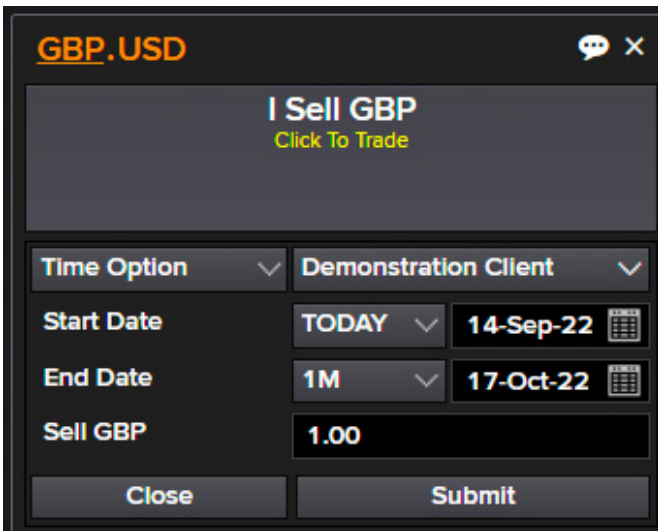
Trade GBP 1.00

6. Booking a FX Time Option Forward Transaction

Select **Time Option** from the trade options dropdown box.

Select the length of the Time Option you require by either:

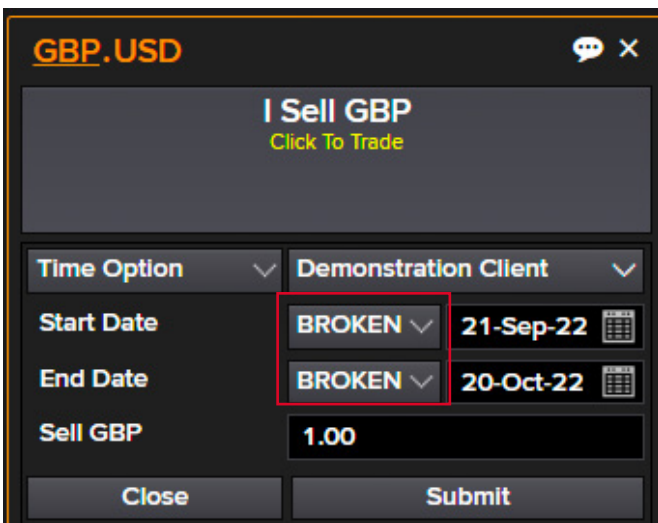
- Clicking on the options in the **Start Date** dropdown box (this will be the option window start date) & **End Date** drop down box (the final maturity date). Then depending on the selections made, the dates will automatically be populated.



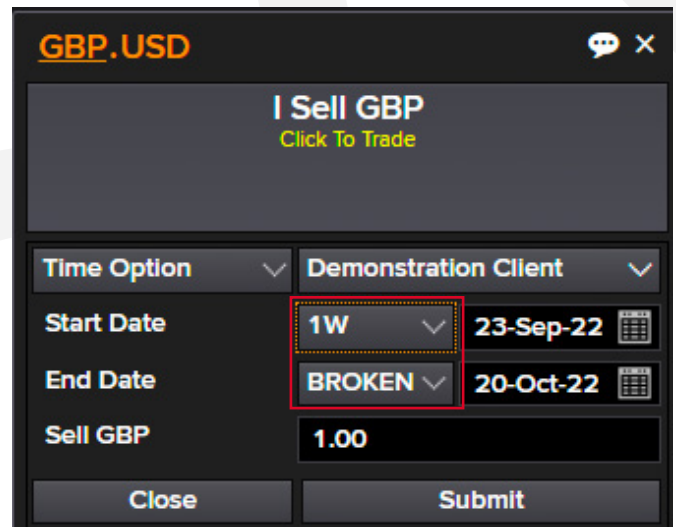
The screenshot shows a trade entry window for GBP.USD. The title is "I Sell GBP" with a "Click To Trade" link. The "Time Option" dropdown is selected. The "Start Date" is set to "TODAY" (14-Sep-22) and the "End Date" is set to "1M" (17-Oct-22). The "Sell GBP" amount is 1.00. There are "Close" and "Submit" buttons at the bottom.

or

- Inputting your own dates using the date picker to select a specific date by selecting the **Broken** option in the dropdown box(es).



This screenshot shows the same trade entry window, but the "Start Date" and "End Date" dropdowns are set to "BROKEN". The "Start Date" is 21-Sep-22 and the "End Date" is 20-Oct-22. The "BROKEN" options are highlighted with a red box.



This screenshot shows the trade entry window with "1W" selected for the "Start Date" (23-Sep-22) and "BROKEN" for the "End Date" (20-Oct-22). The "1W" and "BROKEN" options are highlighted with a red box.

With Forward Contracts you will see the breakdown of **Spot Rate & Forward** adjustment.

GBP.USD ID: 506215

I Sell GBP
1.147245

SPOT: 1.1476 FWD: -3.55

Time Option	Demonstration Client	
Start Date	1W	23-Sep-22
End Date	BROKEN	20-Oct-22
Sell GBP	1.00	

12 **Reject**

To book a trade, follow the steps in Section 5 'Booking a new FX Trade' on page 7.

The accepted trade details will turn **Blue**, with the option to **Close** or **Print** the trade.

GBP.USD ID: 506216

I Sold GBP
1.147245

SPOT: 1.1476 FWD: -3.55

Time Option	Demonstration Client	
Start Date	1W	23-Sep-22
End Date	BROKEN	20-Oct-22
Sell GBP	1.00	

Close **Print**

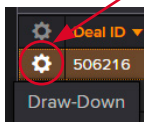
Remember to click on **Close** to remove the ticket from screen.

7. Drawdown on FX Time Option Forward Transaction

You can search on FX blotter by Deal ID or pre-defined filter, refer to Section 11 Checking your Transaction on FX blotter.

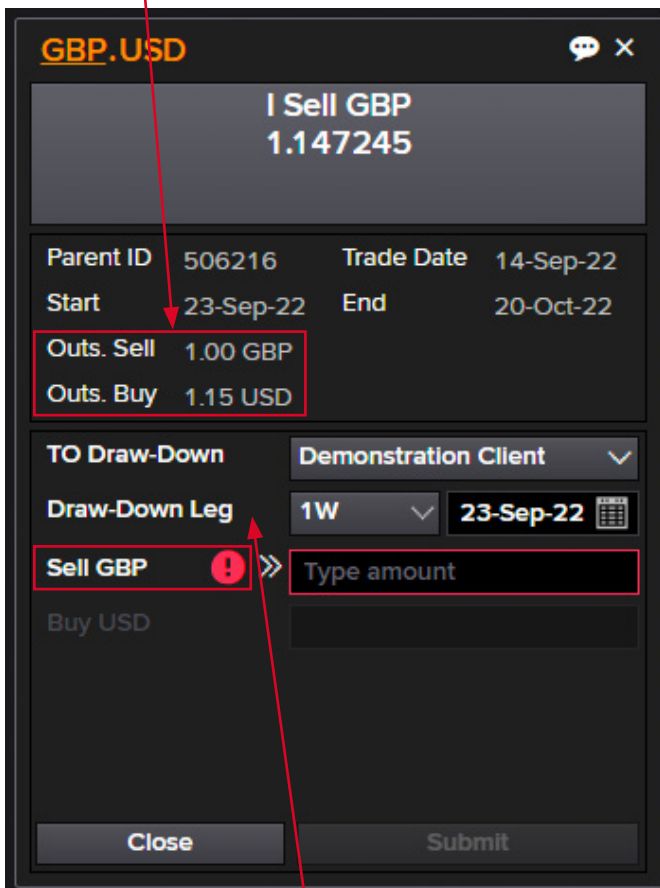
FX BLOTTER														
Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	All In Rate	Status	Outs. Amount	Outs
506216	14-Sep-22	11:27:20	T-OPTION	BROKEN	GBPUSD	Sell	GBP	1.00	1.1476	-3.55	1.147245	Completed	1.00	

Click on the 'cog' & select Drawdown.



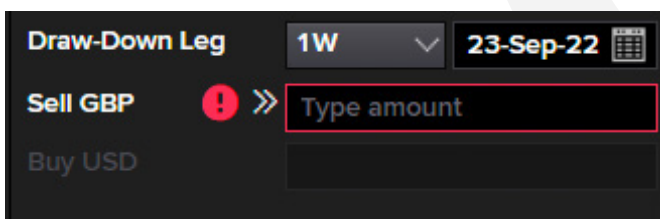
Trade details will appear.

'Outs. Sell' / 'Outs. Buy' is the residual balance of the contract (funds available for drawdown).

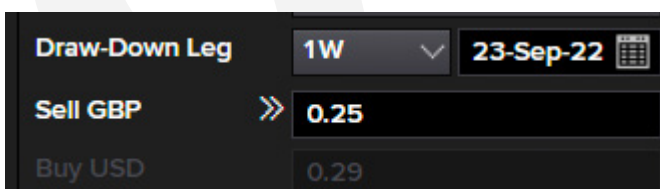
A screenshot of the GBP.USD trade details window. The window title is 'GBP.USD'. The main heading is 'I Sell GBP 1.147245'. Below this, there are fields for 'Parent ID' (506216), 'Trade Date' (14-Sep-22), 'Start' (23-Sep-22), and 'End' (20-Oct-22). A red box highlights the 'Outs. Sell' (1.00 GBP) and 'Outs. Buy' (1.15 USD) fields. Below this, there is a 'TO Draw-Down' section with a dropdown menu set to 'Demonstration Client'. Underneath, there is a 'Draw-Down Leg' section with a dropdown set to '1W' and a date field set to '23-Sep-22'. A red box highlights the 'Sell GBP' field with a red exclamation mark icon, and a red arrow points to it from the text below. To the right of 'Sell GBP' is a red box containing the text 'Type amount'. At the bottom, there are 'Close' and 'Submit' buttons.

The Drawdown leg is the date that you wish to drawdown the funds.

Note: The drawdown date cannot be sooner than original Start Date of the Time Option.

A close-up screenshot of the drawdown leg configuration window. It shows the 'Draw-Down Leg' section with a dropdown set to '1W' and a date field set to '23-Sep-22'. Below this, there is a 'Sell GBP' field with a red exclamation mark icon, and a red box containing the text 'Type amount'. Below 'Sell GBP' is a 'Buy USD' field.

Input drawdown amount, Click **Submit**.

A close-up screenshot of the drawdown leg configuration window. The 'Sell GBP' field now contains the value '0.25'. The 'Buy USD' field now contains the value '0.29'. The 'Submit' button is visible at the bottom.

Once the Drawdown is booked the accepted trade details will turn **Blue**, with the option to **Close** or **Print** the trade.

GBP.USD ID: 506220

I Sold GBP
1.147245

Parent ID	506216	Trade Date	14-Sep-22
Start	23-Sep-22	End	20-Oct-22
Outs. Sell	0.75 GBP		
Outs. Buy	0.86 USD		

TO Draw-Down	Demonstration Client	
Draw-Down Leg	1W	23-Sep-22
Sell GBP	>>	0.25
Buy USD		0.29

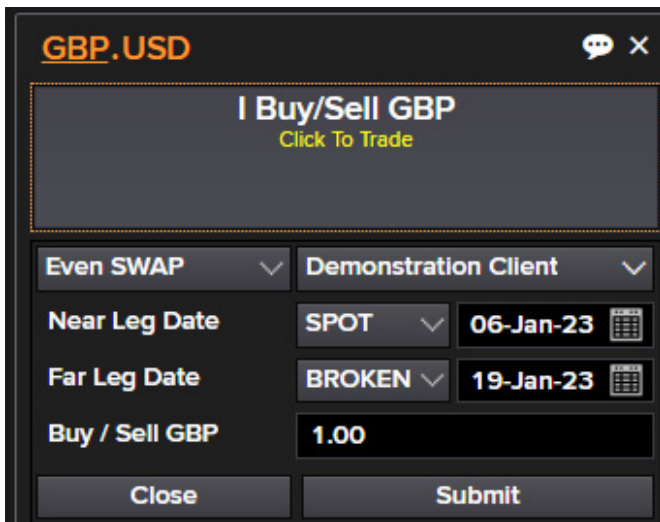
Close **Print**

Remember to **Close** the ticket before performing another drawdown on the same contract.

8. Booking an FX Swap Transaction

Permission for this product will be given if product profile fits with your business needs.

On rate tile, from the dropdown box, choose **Even Swap**, populate the dates & amount.



The screenshot shows a trade entry form for GBP.USD. At the top, it says "I Buy/Sell GBP" with a "Click To Trade" link. Below this, there are several fields: "Even SWAP" (dropdown menu), "Demonstration Client" (dropdown menu), "Near Leg Date" (dropdown menu set to "SPOT" and date "06-Jan-23"), "Far Leg Date" (dropdown menu set to "BROKEN" and date "19-Jan-23"), and "Buy / Sell GBP" (text input set to "1.00"). At the bottom, there are "Close" and "Submit" buttons.

Have a double check on direction you are requesting the price for.

In this example:

Demonstration Client is **Buying GBP/Selling USD on 6TH Jan -I BUY GBP**

Demonstration Client is **Selling GBP/Buying USD on 19th Jan -I SELL GBP**

Click on the exchange rate section & you will now see the **Submit** & **Close** buttons appear.

When you are ready for a price, click **Submit** and the exchange rates will be returned in a **yellow box**.



The screenshot shows the same trade entry form, but now with a quote. The top section is highlighted in yellow and displays "I Buy/Sell GBP" and "3.68". Below this, two exchange rates are shown: "1.207800" and "1.208168", both circled in red. The "Even SWAP" dropdown is now set to "Demonstration Client". The "Near Leg Date" is "SPOT" and "06-Jan-23". The "Far Leg Date" is "BROKEN" and "19-Jan-23". The "Buy / Sell GBP" is "1.00". At the bottom, there is a "Reject" button and a progress bar with the number "12" and a red arrow pointing to it.

Note: the timeout bar will appear, and you will have 15 seconds to **Accept** or **Reject** the price quoted.

To **Accept** the price quoted click anywhere in the yellow box.

Near leg date rate will appear on left hand side **(1.207800)**.

Far leg date rate will appear on right hand side **(1.208168)**.

GBP.USD ID: 570511

I Bought/Sold GBP
3.68

1.207800 | 1.208168

Even SWAP Demonstration Client

Near Leg Date SPOT 06-Jan-23

Far Leg Date BROKEN 19-Jan-23

Buy / Sell GBP 1.00

Close Print

The accepted trade details will turn **Blue**, with the option to **Print** or **Close** the trade.

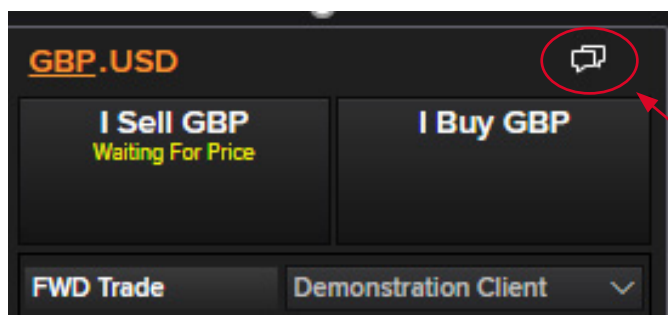
Click on **Close** to remove the ticket from screen.

The trade will be displayed in the FX Blotter - same Deal ID for both dates.

FX BLOTTER													1-5 of 8		Blotter
Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	All In Rate	Status			
570511	04-Jan-23	09:24:04	SWAP-NEAR	SPOT	GBP:USD	Buy	GBP	1.00	1.2078	0.00	1.207800	Completed			
570511	04-Jan-23	09:24:04	SWAP-FAR	BROKEN	GBP:USD	Sell	GBP	1.00	1.2078	3.68	1.208168	Completed			

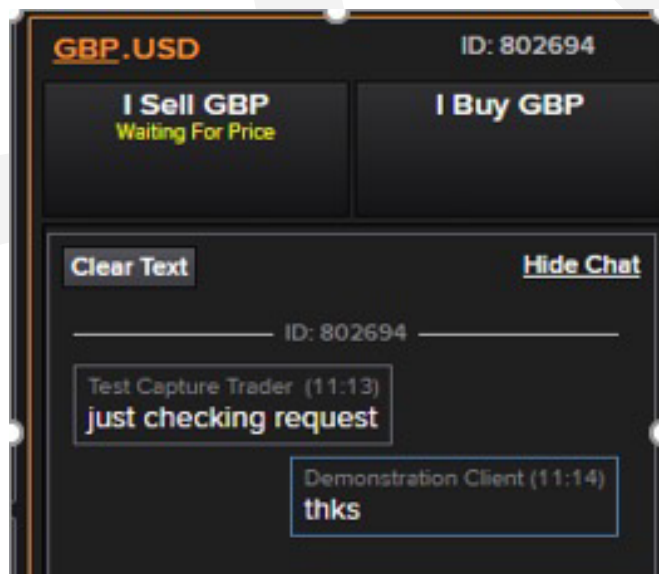
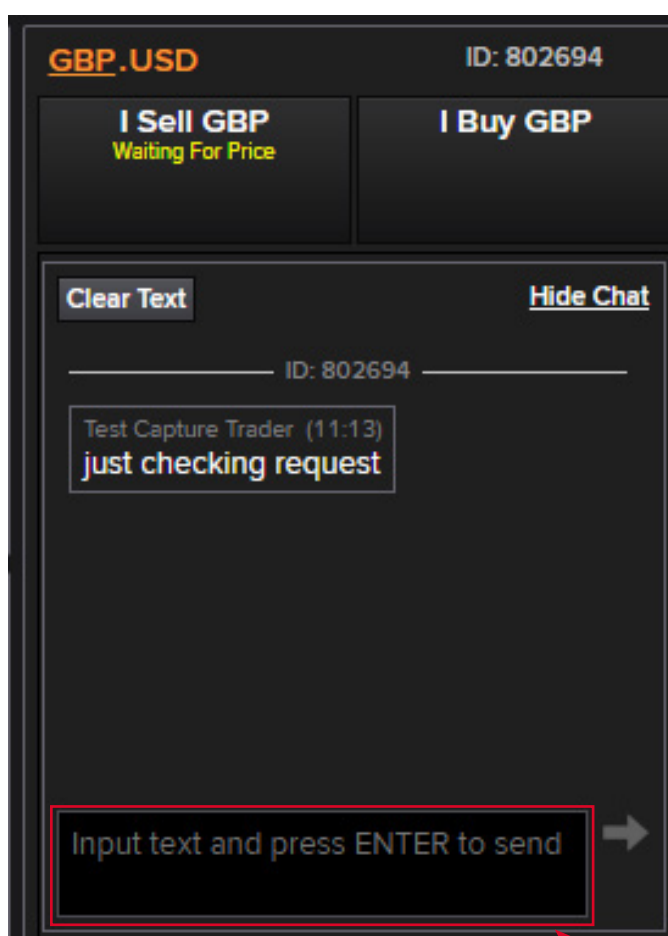
9. Chat Facility

When you receive the onscreen message 'Waiting For Price' the request for quote may have gone to our Dealing Room team for further assistance.



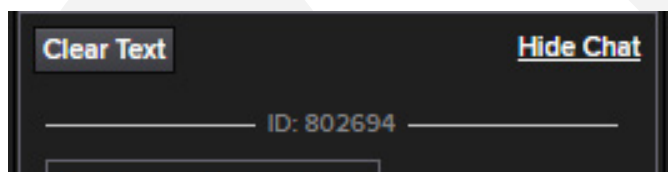
The team can chat with you & provide update on your rate request status, this chat function will begin to flash when the dealer has posted a message.

Click on the chat box, text box will open up.



You can respond back to the dealer using the chat box & hit Enter (arrow).

To close the chat, click **Hide Chat**.

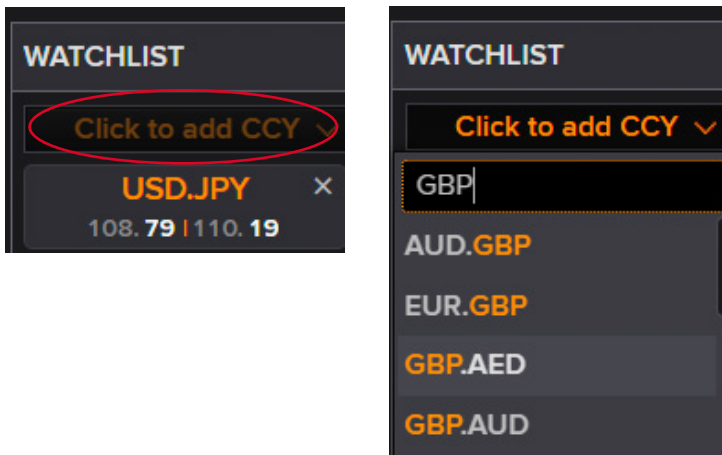


This will take you back to the request for price ticket.

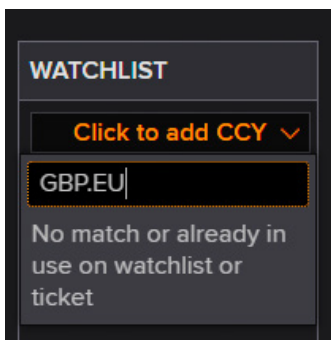
10. Watchlist

Your **Watchlist** has been created to add currency pairs that you wish to monitor the FX rates that you may require, in addition to the 6 tiles available on the FX Trading section

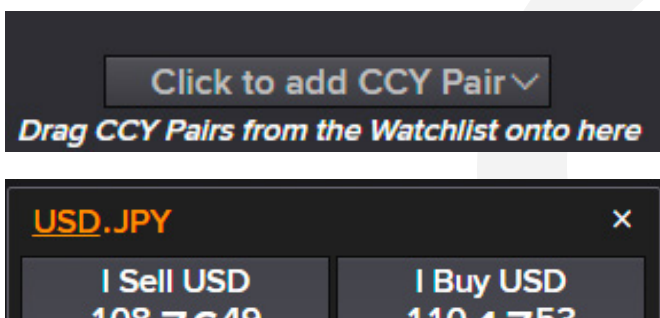
You can add up to 10 additional currency pairs to your Watchlist by clicking on the **Click to add CCY** drop down box and begin typing the currency pair you wish to be displayed or chose from list or type in full pair e.g. GBP.EUR (Make sure each currency pair you want to select is separated by a dot i.e. ".")



If you have already chosen the currency pair you wish to add and/or the FX rates are already displayed on one of the FX Trading tiles, you will receive this message.



When you are ready to book a trade (if permissioned), you will need to drag the currency pair from your Watchlist across to your FX Trading tiles. You can drag this to an empty tile or replace a current tile with the selected currency pair.



To book a trade, follow the steps in **Section 5 'Booking a FX Spot or FX Forward Transaction'**.

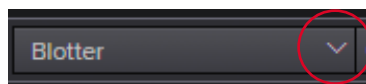
11. Checking your Transactions on FX Blotter

The FX Blotter is set to default on the 'Blotter' view and only shows the deals you have traded in the previous 24 hours. This will include ALL deal status types in real time.

Should you wish to view any historic trades or get a list of your current outstanding trades, you will need to use the 'Blotter' search functions to search by a Deal ID or create a custom filter search.

The default filters on FX Blotter are 'Deal ID Search' & 'Blotter'.

By clicking on the Blotter arrow, you will see a dropdown box with options.

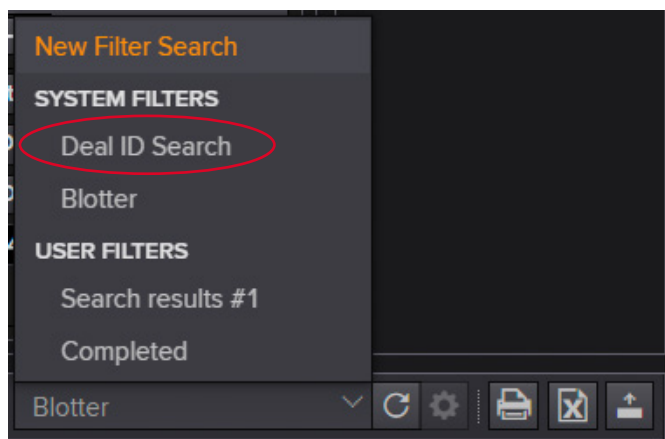


The screenshot shows the FX Blotter interface with a dropdown menu open. The dropdown menu is titled 'Blotter' and contains the following options: 'New Filter Search', 'SYSTEM FILTERS', 'Deal ID Search', 'Blotter', and '1.824256 Completed'. The 'Blotter' option is currently selected. The main table below shows a list of transactions with columns for Deal ID, Date, Time, Type, Tenor, CCY Pair, Dir, CCY, Dealt Amount, SPOT Rate, FWD Pts, and Out. Amount.

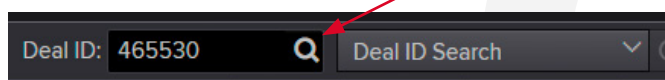
Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	Outs. Amount
465534	01-Jun-21	14:43:05	SPOT	SPOT	GBP:USD	Sell	GBP	345.00	1.4186	0.00	345.00
465533	01-Jun-21	14:42:45	SPOT	SPOT	GBP:NZD	Sell	GBP	1.00	1.9562	0.00	1.00
465532	01-Jun-21	14:18:10	TO-DOWN	1W	GBP:AUD	Buy	AUD	22.33	1.8245	-2.44	22.33
465532	01-Jun-21	14:18:10	OFF-TO-DD	BROKEN	GBP:AUD	Sell	AUD	22.33	1.8245	-2.44	22.33
465531	01-Jun-21	14:15:07	TO-DOWN	1W	GBP:AUD	Buy	AUD	22.33			22.33

Deal ID search

On the Blotter dropdown, choose 'Deal ID Search'.



Enter the Deal Reference ID & hit search (magnifying glass icon).



The deal information you have searched for will be populated in the FX Blotter.

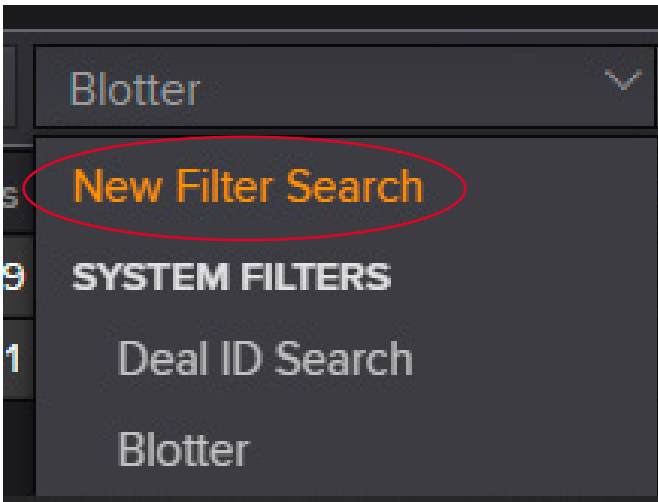
The screenshot shows the FX Blotter interface with search results populated. The search bar at the top right shows 'Deal ID: 465530' and 'Deal ID Search'. The main table below shows a single transaction with columns for Deal ID, Date, Time, Type, Tenor, CCY Pair, Dir, CCY, Dealt Amount, SPOT Rate, FWD Pts, All In Rate, Status, and Out. Amount.

Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	All In Rate	Status	Outs. Amount
465530	01-Jun-21	13:56:24	T-OPTION	BROKEN	GBP:AUD	Buy	AUD	201.00	1.8245	-2.44	1.824256	Completed	201.00

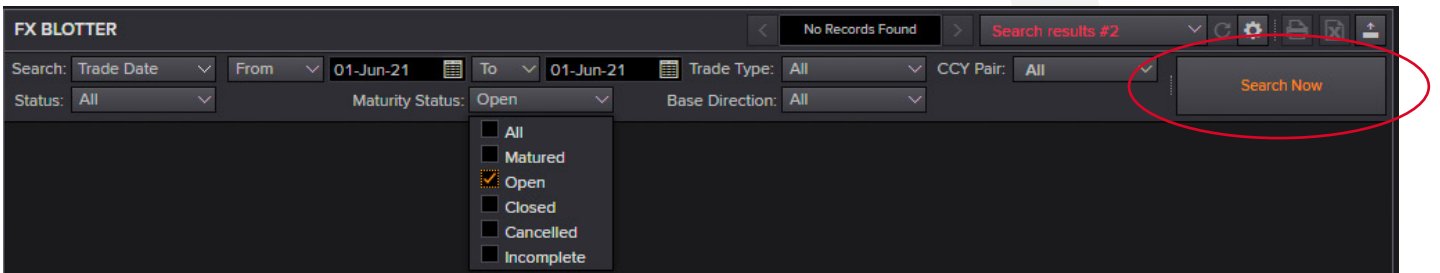
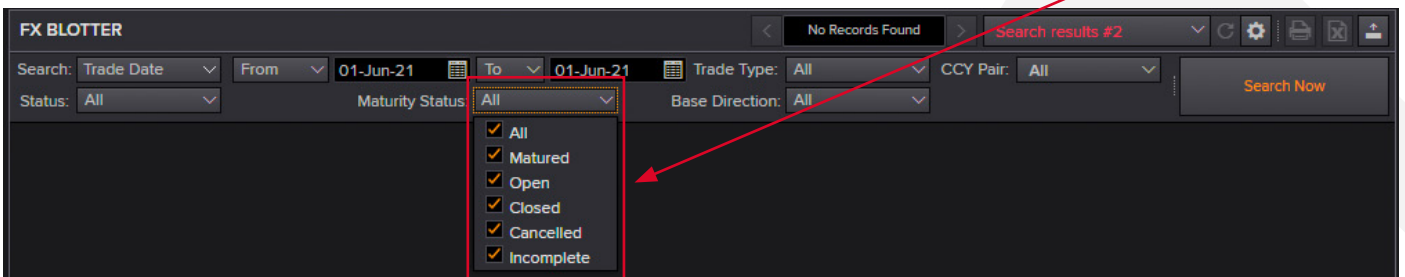
Creating a Custom Filter Search

You can create your own filter & customise the layout of the columns within the FX Blotter.

Click on the **Blotter** button and select 'New Filter Search'.

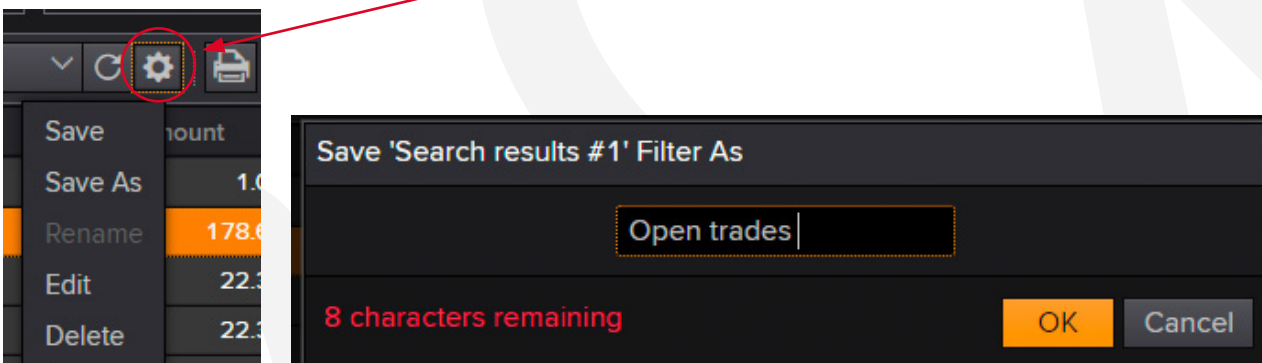


A series of dropdown boxes will appear. From the dropdown box menu, choose which criteria you wish to search on (e.g. Maturity Status) and select one of the options by removing the tick **All** box, and selecting the trade type you require e.g. Open trades or Matured trades.



Once selected, click on **Search Now**.

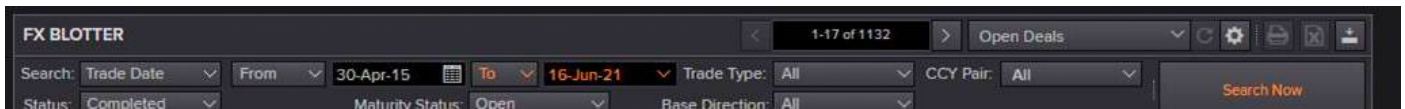
To save the search criteria, click on the 'cog' and select 'Save As'.



Custom Filter Search Example Walkthrough

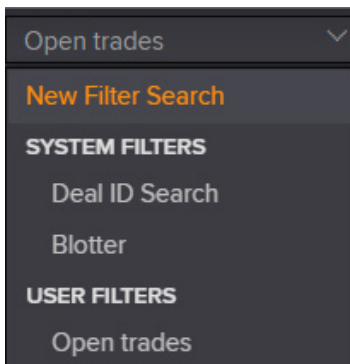
Create an Open trades (deals) filter.

In the example below, we looking to create a filter for viewing 'Open trades'



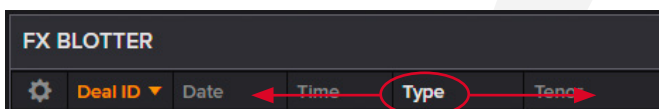
- 1) Go to 'New Filter Search' on the **blotter dropdown** menu.
- 2) Change date 'From' to any historical date
- 3) Click the 'To' button (make sure to click 'To' itself, not the date) then tick 'Relative'
- 4) On the 'To' date field, select 'Today' from the dropdown menu. It should then populate today's date in orange.
- 5) Change 'Status' to only 'Completed'.
- 6) Change 'Maturity Status' to only 'Open'.
- 7) Then click the 'Options' cog wheel (next to 'Search results') and 'Save as'. Call the filter 'Open Deals' or whatever name is preferred.
- 8) When clicking 'Edit' (on the 'Options' cog wheel dropdown) it should look like the below. As the 'To' date is set to relative, it should keep updating to 'Today' and ensures new deals are included:

Your filter will now be saved under the **User Filters**, within the Blotter dropdown.

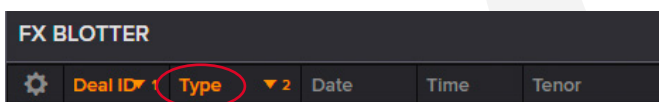


Editing the FX Blotter Layout

To move the layout of the columns, click on the column you want to move. The heading will turn white.








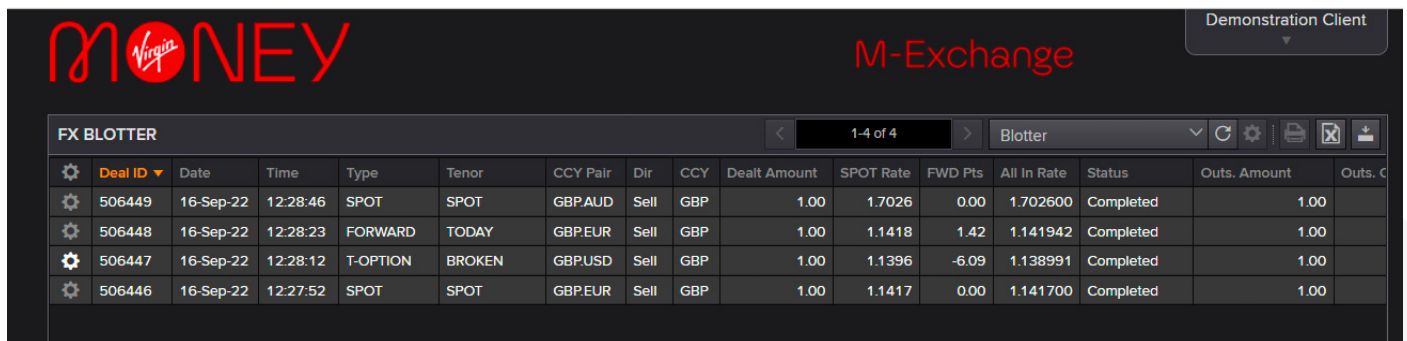
Drag across to your desired display column.



Curious about the blotter buttons?



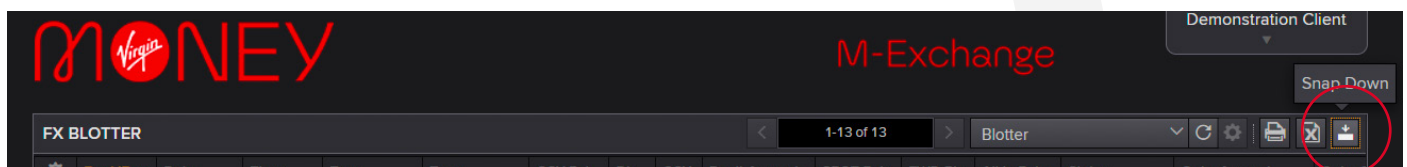
- 1)  Refresh
- 2)  Filter Options
- 3)  Send to Printer (print trade ticket)
- 4)  Export to Excel
- 5)  Snap up This new function allows you to expand on the view of the FX blotter allowing you greater visibility of trades (see below)



FX BLOTTER

Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	All In Rate	Status	Outs. Amount	Outs. C
506449	16-Sep-22	12:28:46	SPOT	SPOT	GBPAUD	Sell	GBP	1.00	1.7026	0.00	1.702600	Completed	1.00	
506448	16-Sep-22	12:28:23	FORWARD	TODAY	GBPEUR	Sell	GBP	1.00	1.1418	1.42	1.141942	Completed	1.00	
506447	16-Sep-22	12:28:12	T-OPTION	BROKEN	GBPUSD	Sell	GBP	1.00	1.1396	-6.09	1.138991	Completed	1.00	
506446	16-Sep-22	12:27:52	SPOT	SPOT	GBPEUR	Sell	GBP	1.00	1.1417	0.00	1.141700	Completed	1.00	

To return to the 'FX Trading' Rate tiles simply click again 'Snap Down'.



12. Printing the Trade ticket

You can print the ticket after trade has been booked on 'FX trading' tile or print the trade from 'FX blotter'.

Option 1

Click on **Print** and the Deal Ticket information will be displayed on a pop-up window.

Dir.	CCY	Dealt Amount	Contra Amount	Account	Settlement Instructions	Other Info
Sell	GBP	1.00	1.15	Demonstration Client	0. Type: Receive, ID: NO STP, Currency: EUR 1. Type: Pay, ID: NO STP, Currency: GBP	

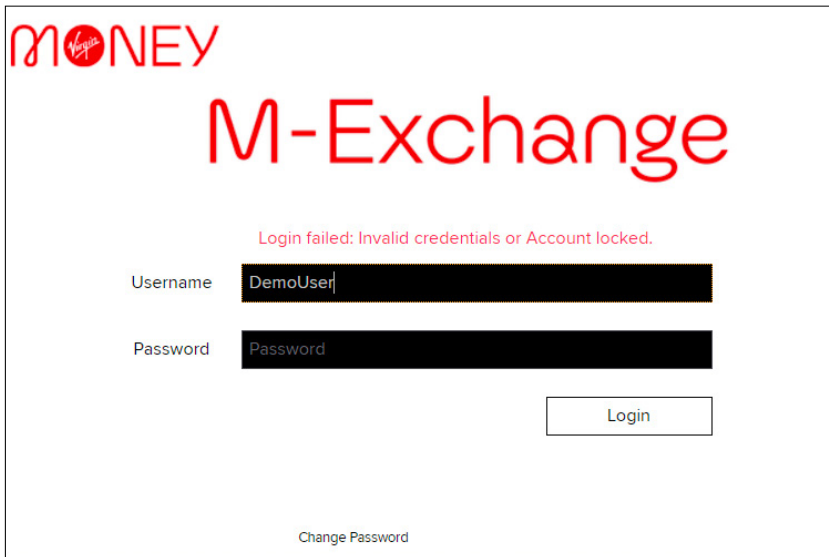
Option 2

Call the deal up by using **Deal ID Search** filter, highlight the trade then select 'Send to Printer' button.

Deal ID	Date	Time	Type	Tenor	CCY Pair	Dir	CCY	Dealt Amount	SPOT Rate	FWD Pts	All In Rate	Status	Outs. Amount	Outs. C
506225	14-Sep-22	11:51:53	SPOT	SPOT	GBPEUR	Sell	GBP	1.00	1.1532	0.00	1.153200	Completed	1.00	

13. Troubleshooting and Help

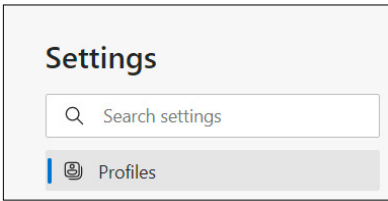
If you are receiving an error message upon first login or when changing a password, the browser settings may need to be updated if 'Offer to save password' is highlighted/ticked.



The screenshot shows the M-Exchange login interface. At the top left is the Virgin Money logo. The main heading is 'M-Exchange'. Below this, a red error message reads 'Login failed: Invalid credentials or Account locked.'. There are two input fields: 'Username' with the value 'DemoUser' and 'Password' with the value 'Password'. A 'Login' button is positioned below the password field. At the bottom center, there is a link for 'Change Password'.

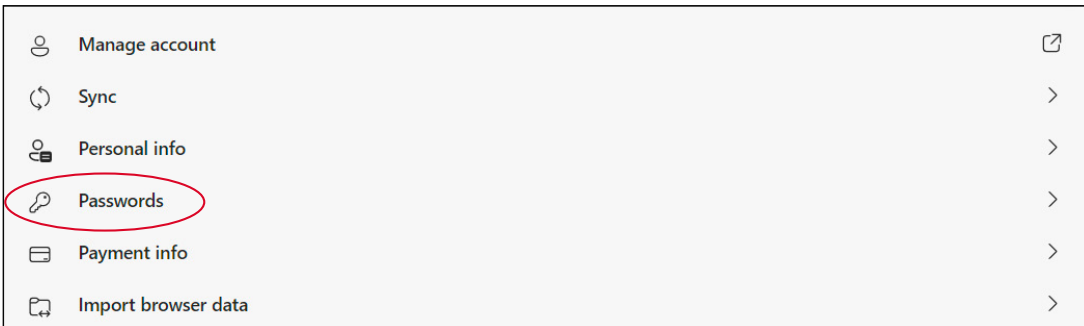
If you are using Microsoft Edge

On browser, top right corner, click on 3 dots  and choose 'Settings' then select 'Profiles':

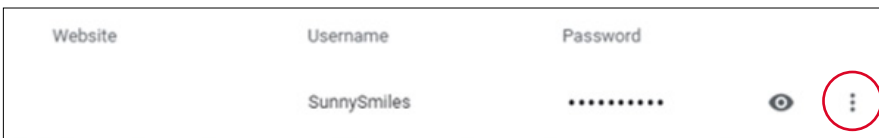


Step 1

Under Profiles option, click 'Passwords':



Here you will see website 'M-Exchange.fx.com' & your User Name & password.

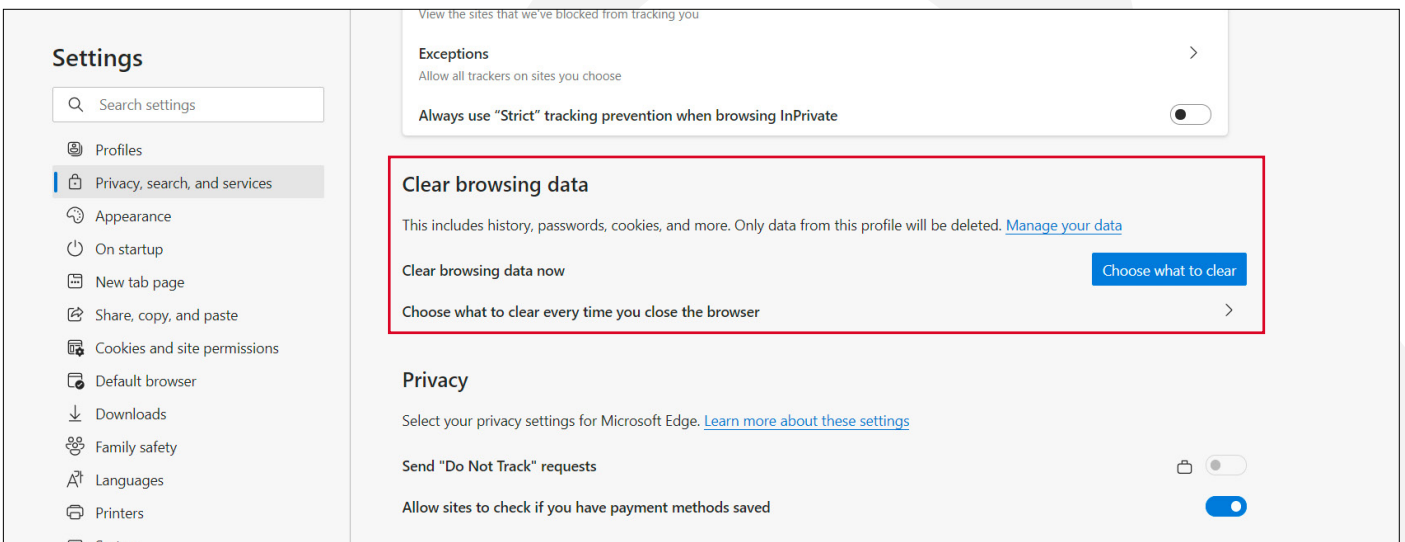


Click on the 3 dots  to delete / remove the Username and Password.

Step 2


In 'Settings', select 'Privacy, search and services':

Click 'Clear browsing data':



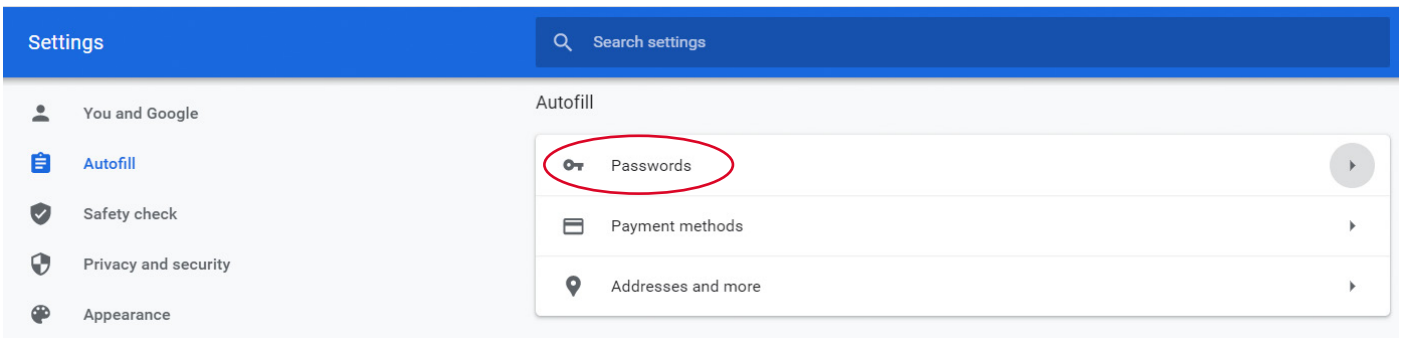
Close your browser & re-open the M-Exchange System, where you'll now be presented with M-Exchange login screen and you'll be prompted to manually enter your Username and Password or select the 'Change Password' screen.

If you are using Chrome

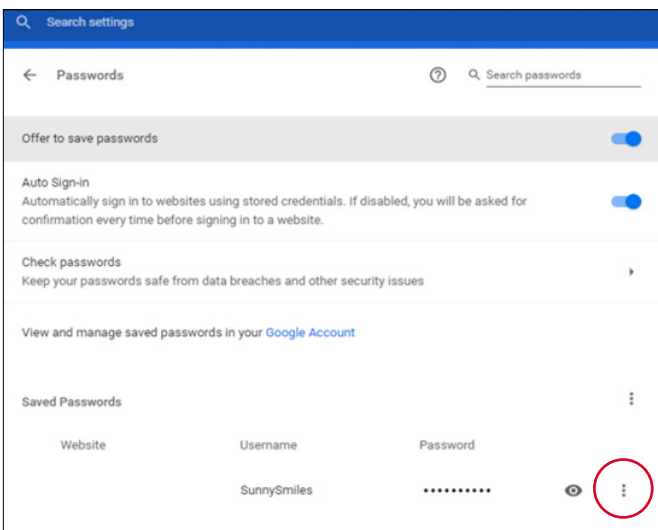
On browser, top right corner, click on 3 dots  and choose 'Settings'


Step 1

Select the the 'Autofill' option and click 'Passwords'



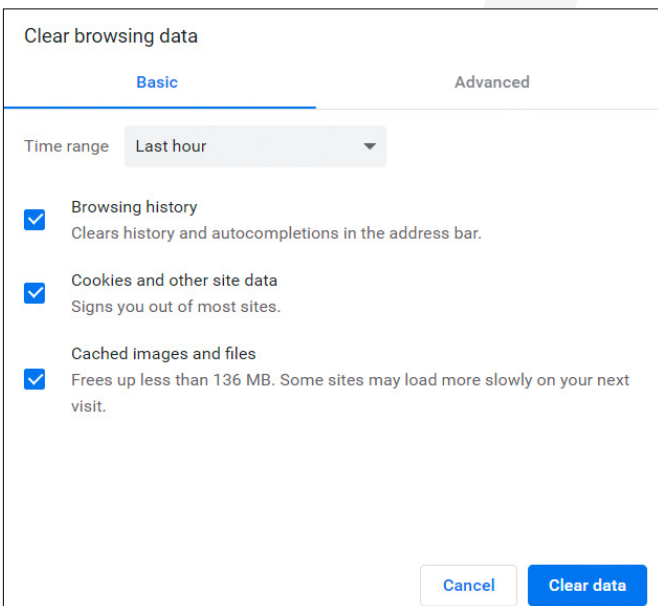
Scroll down to 'Saved Passwords'



Click on the 3 dots  to delete / remove the Username and Password.

Step 2

Clear cache/browsing history.



Close your browser & re-open the M-Exchange System, where you will now be presented with M-Exchange login screen and you will be prompted to manually enter your Username and Password or select the 'Change Password' screen.

Needing help?

Should you require any assistance, you can contact our M-Exchange Support team:

By email: M-Exchange@virginmoney.com

Or by telephone on: **0800 028 8352**.

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