USER MANUAL

Baasplus for account holders

Everything the platform does, in the order you will meet it: opening an account, proving who you are, moving money, cards, bills and taxes, and the people you share a business with.

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Contents

Sections are numbered straight through. Screenshots carry the number of the section they belong to.

CARDS

PAYING BILLS AND TAXES

TRANSACTIONS AND STATEMENTS

TAKING CARD PAYMENTS

GIVING OTHER PEOPLE ACCESS

SECURITY

YOUR PROFILE AND SETTINGS

GETTING HELP

APPENDIX

PART 1

Getting started

What Baasplus is, how to create an account — with an email address, with Apple, or with Google — and how to get through your first sign-in.

1 What Baasplus is

Baasplus is a banking platform. It gives you current accounts with their own IBAN, payment cards, transfers, bill and tax payments for your country, card terminals for taking payments, and the statements and reporting that go with all of it.

One thing to understand before anything else: **your login and your accounts are not the same thing**. You sign in as a person. Under that single login you can hold a personal account and any number of business accounts, and you switch between them inside the app. Everything in this manual applies to whichever account you have in front of you at the time.

- **Personal account**, also called the consumer account — for you as an individual. You can hold exactly one.
- **Business accounts** — one per company. There is no limit on how many you open, and each one is verified separately.

Baasplus runs in a web browser and as an app for iPhone and Android. The two are the same product: the app adds a PIN, fingerprint or face unlock, and push approvals, and it is what approves sign-ins made in a browser.

> **About the screenshots.** Every picture in this manual comes from **DemoBank**, a live installation of Baasplus. The brand name and colours on screen belong to that installation; the screens, buttons and steps are the ones you will see.

2 What you need

- An email address you can read — the address is your username.
- A mobile phone number that can receive SMS. This is not optional: the number is registered against your login and is one of the ways you approve what you do.
- A current browser, or the Baasplus app for iPhone or Android.
- For identity verification: a valid identity document, and for a business, its registration details.

The interface is available in **Italian, English, French, German, Spanish, Portuguese and Chinese**. It opens in your browser or phone language when that is one of the seven, and in English otherwise. You can change it at any time from the selector at the bottom of the sign-in screen, or from Settings once you are in.

3 Create your account with an email address

Open the sign-in page and choose **Register**. The page opens on the three ways in — email, Apple, Google — rather than on a form.

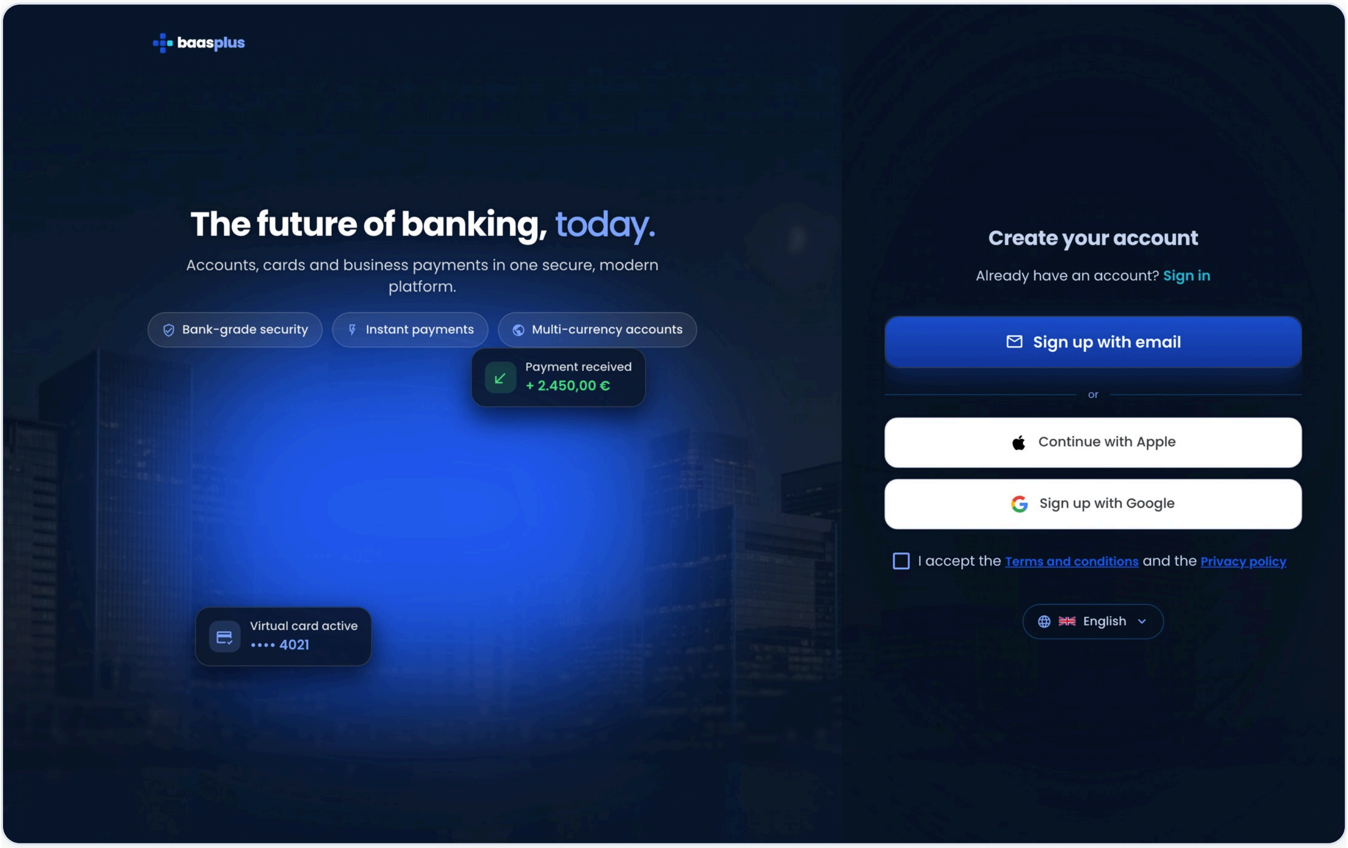

Figure 3.1 · The three ways to create an account. The terms box governs all three: nothing below it works until it is ticked.

1. Tick **I accept the Terms and conditions and the Privacy policy**. Do this first — the three buttons above it are refused until you do, with the message "Please accept the terms and conditions". Either link opens the full document, which you can also download as a PDF.
2. Press **Sign up with email**. The form replaces the three choices.
3. Enter your first name and last name. Use your real name — it is checked against your identity document later.
4. Enter your email address. This becomes your username and cannot be changed afterwards.
5. Choose a password. It must be at least 8 characters and contain a capital letter, a number and a special character. A checklist appears as you type and ticks off each rule as you satisfy it.
6. Repeat it in **Confirm password**.
7. Press **Register**. **Back** returns you to the three choices with nothing lost.

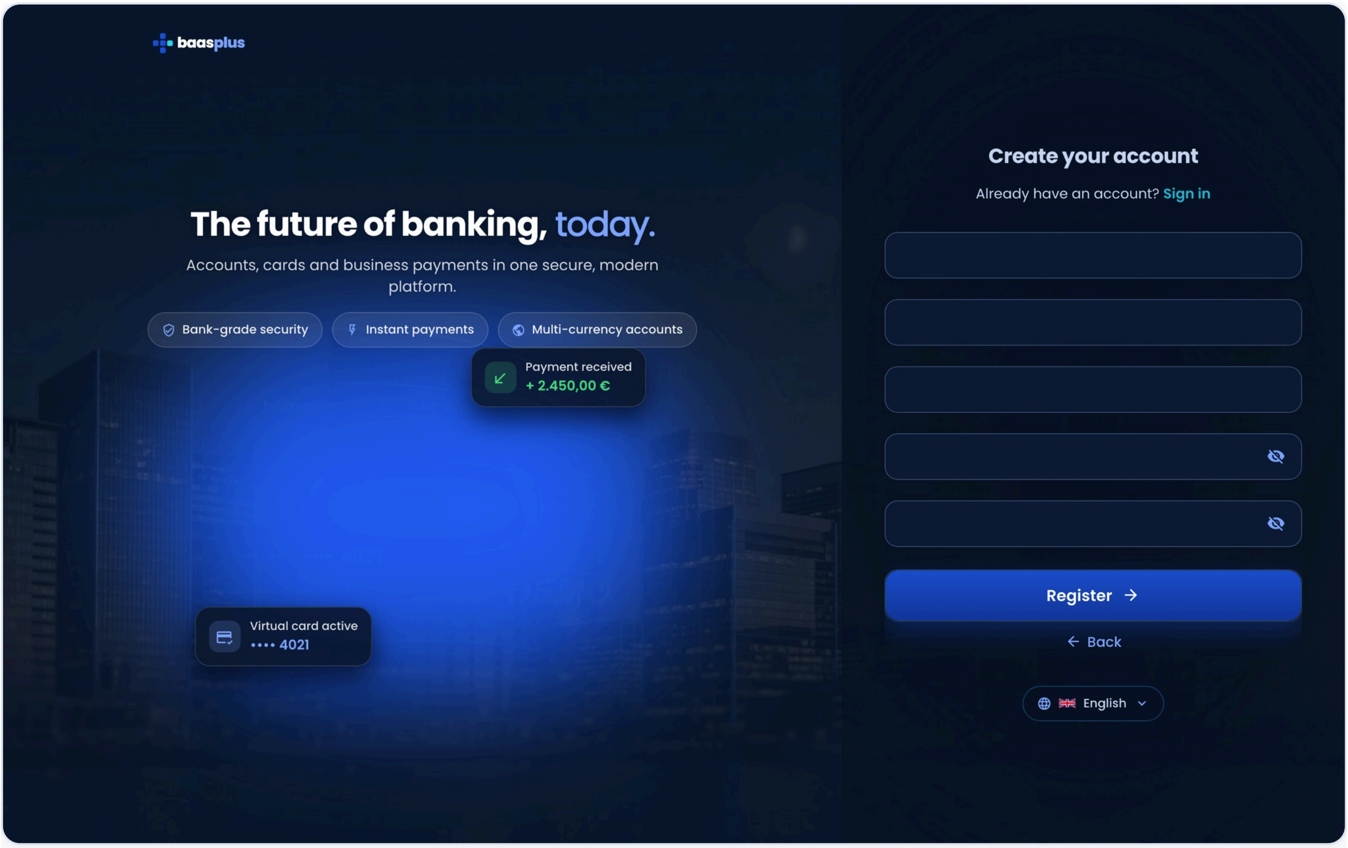

Figure 3.2 · The email form, reached from **Sign up with email**. Each field names itself inside the box, and the name disappears as you type.

> Nothing is created until you press Register, and no account is usable until you confirm your email address — see section 5.

4 Create your account with Apple or Google

Instead of choosing a password you can register with an Apple or a Google account. Baasplus receives your name and email address from them and nothing else. There is no separate password to remember, and no confirmation email to wait for: Apple and Google have already confirmed the address, so that step is skipped.

1. Tick **I accept the Terms and conditions and the Privacy policy** first. The Apple and Google buttons are greyed out until you do — the terms apply however you register.
2. Press **Continue with Apple** or **Sign up with Google**. On the sign-in page the same two read **Continue with Apple** and **Continue with Google**.
3. In a browser, a provider window opens over the page; on iPhone the Apple sheet slides up from the bottom of the screen; on Android the Google account picker appears. Choose the account you want to use and confirm.
4. You are returned to Baasplus, already signed in, and continue at the phone number step (section 7).

Which button appears where

	Browser	iPhone	Android
Continue with Apple	Yes — provider window	Yes — the Apple sheet	Yes — provider window
Sign up with Google	Yes — provider window	Yes	Yes — account picker

> **Hide My Email.** If you use Apple's option to hide your address, Baasplus receives Apple's relay address and everything we send reaches you through it. It works, but it is the address you will have to sign in with, so make a note of it.

> Sign in the same way every time. An Apple account and a Google account that happen to carry the same email address are still two different logins, and so is registering that address with a password. Mixing them leaves you looking at an empty account and wondering where your money went — it is simply a different login. Section 10 shows where to check which one you used.

5 Confirm your email address

Registering with an email address and password sends a confirmation message to that address. Until you open the link in it, you can sign in but you cannot get past the front door.

1. Open the message and press the confirmation link. It opens Baasplus and confirms the address.
2. Sign in as normal.

The message never arrived

Check the spam folder first, and check the address you typed. Then use **Resend the registration email**, reachable from the sign-in screen: enter the address you registered with and a fresh message is sent.

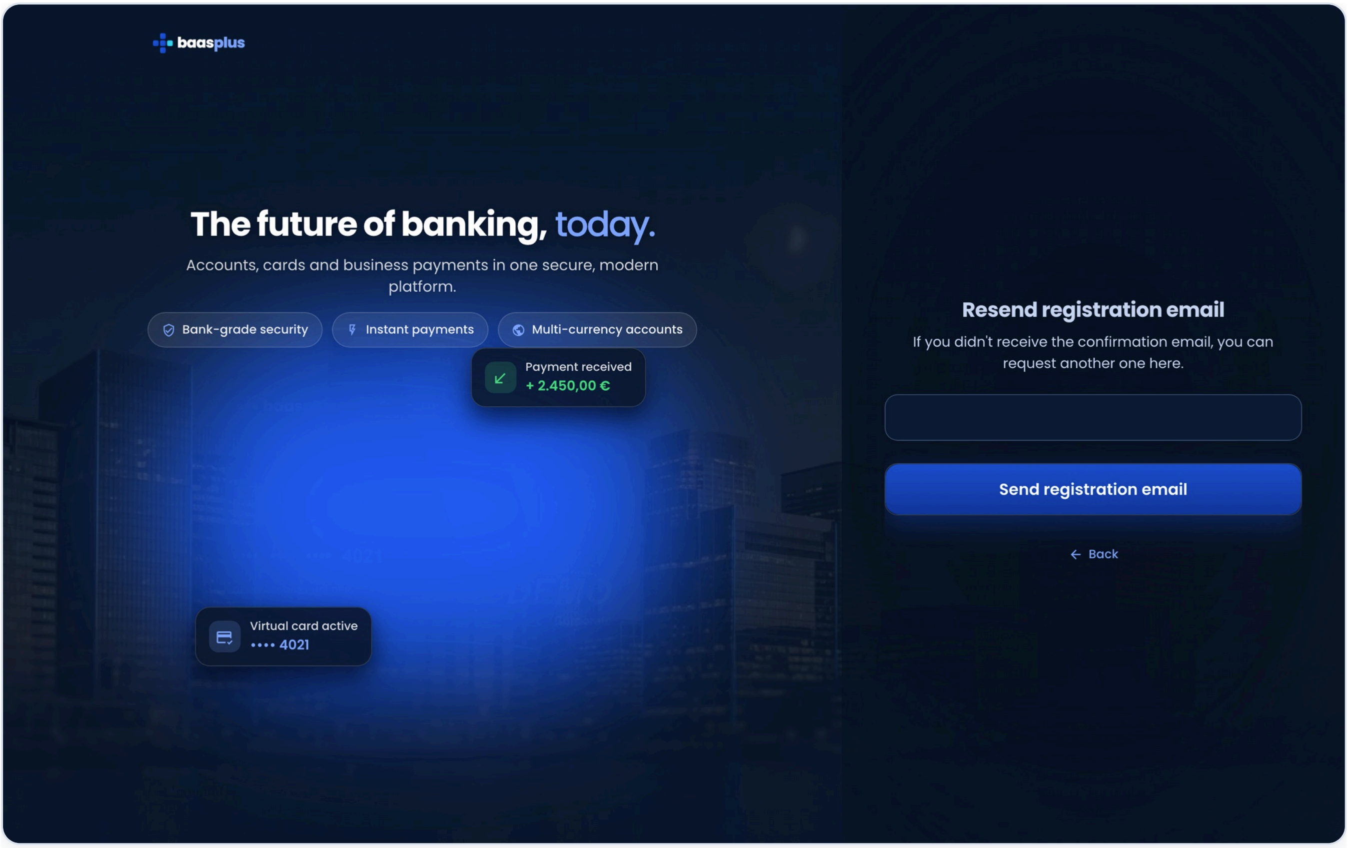

Figure 5.1 · Requesting a new confirmation email.

> Registering with Apple or Google skips this section entirely — the provider has already confirmed the address.

6 Sign in

Signing in takes two things: something you know or an account you own, and then a second confirmation on your phone.

1. Enter your email address in the upper field and your password in the lower one, or press **Continue with Apple** / **Continue with Google**.
2. Baasplus then asks for the second factor. What you see depends on what you have set up — section 58 gives the full order. Most often it is a **six-digit code by SMS**; if you have the app on your phone, it is a **push notification you approve with a tap**; if you have enrolled a passkey in this browser, it is your fingerprint or face and nothing is sent at all.
3. You land on the home screen — or, the very first time, on the phone number step below.

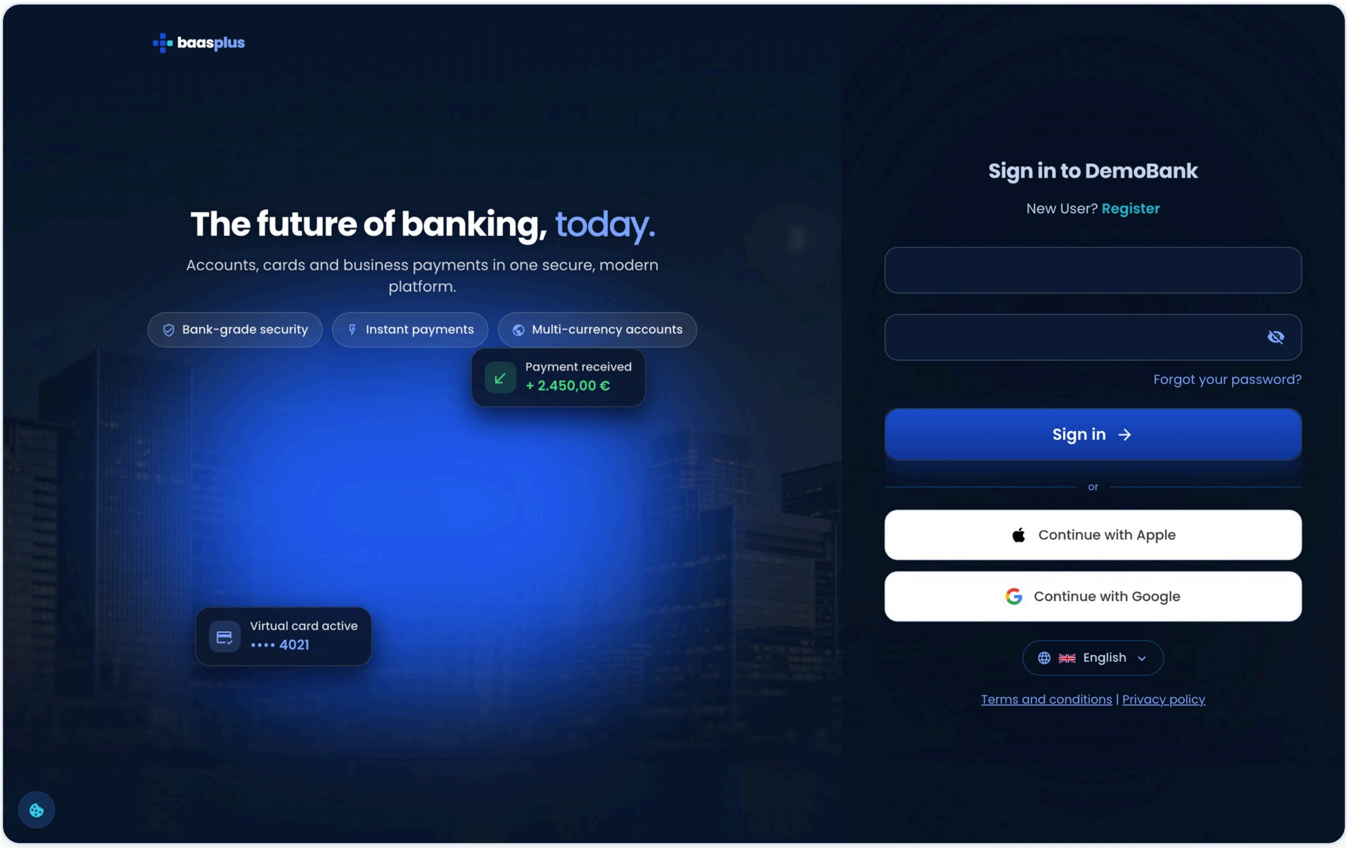

Figure 6.1 · The sign-in screen, with the password and provider routes side by side.

7 Register your phone number

The first time you get this far, whichever way you registered, Baasplus asks for a mobile phone number and sends a code to it. This is a one-off step and it cannot be skipped: the number is how the platform reaches you to approve payments later.

1. Pick your country from the flag list and type the number without the country code.
2. Enter the six-digit code sent by SMS.

> The number is registered against your login, not against your Apple or Google account. Several people can register the same number if they genuinely share one.

8 Set a PIN and unlock with your fingerprint or face

This section applies to the phone app only. A browser has no PIN.

After your first sign-in on a phone, Baasplus asks you to choose a **six-digit PIN**, then to type it again. The PIN is stored encrypted on the phone itself and never leaves it. Obvious sequences are refused.

You are then offered fingerprint or face unlock. Turning it on means the PIN is only asked for when the biometric check fails or the phone has been restarted.

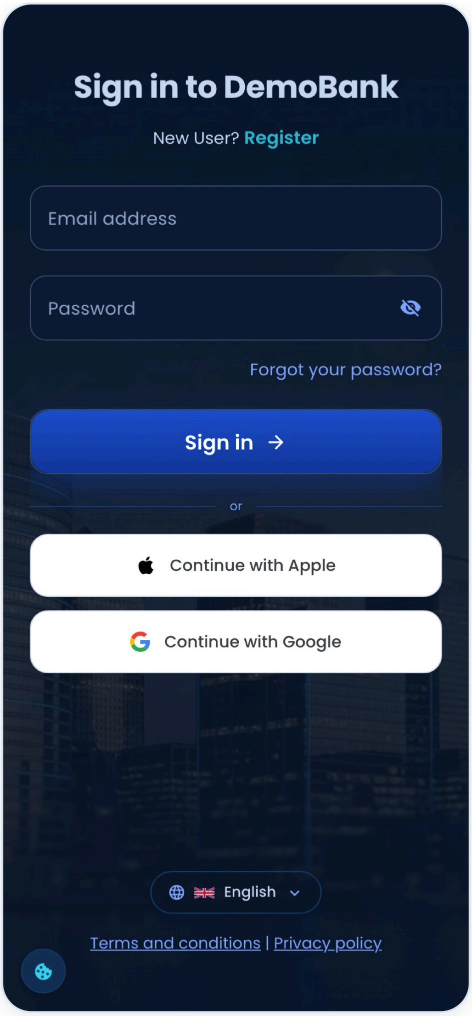

Figure 8.1 · Signing in on a phone.

> The PIN also locks the app while it is in your pocket: leave the app and come back, and it asks for the PIN or your fingerprint before showing anything.

9 Make your account faster and safer

Once your first sign-in is complete, Baasplus offers two upgrades. Both are optional, both are worth taking.

- **A passkey on this device** — sign in and approve payments with the fingerprint or face reader you already use to unlock the device. Nothing is sent by SMS, so nothing can be intercepted or delayed.
- **The phone app** — scan the code shown on screen to install it. From then on, sign-ins started in a browser are approved with one tap on your phone.

Choose **Skip for today** if you would rather not decide now; the offer comes back.

> The offer deliberately appears **after** your first sign-in, never during it. A passkey is a permanent key to the account, and Baasplus will not let a session that has only ever seen your password create one.

PART 2

The accounts you can hold

One login, one personal account, and as many business accounts as you need. This part covers opening them and moving between them.

10 One login, several accounts

Everything you hold sits under the login you created in Part 1. Baasplus calls each holding a **contract**, and there are two kinds.

	Personal (consumer)	Business
How many	Exactly one per person	As many as you want
Verified by	KYC — your identity	KYB — the company’s identity, plus its owners and directors
Opened by	Choosing a personal plan	Choosing a business plan and naming the company
Other people can be given access	No	Yes — see Part 10
Card terminals (POS)	No	Yes

11 Open your personal account

From your accounts page choose to open a new account, then choose **Personal**. Pick a plan from the cards shown — each one lists what it includes and what it costs — and you go straight into identity verification (Part 3).

> Once you hold a personal account, the personal plan stops being offered — one per person is the rule. Business accounts have no such limit.

12 Open a business account

1. Choose to open a new account and select **Business**.
2. Pick a plan. The cards show the monthly price, how many accounts and cards are included, and how many people can be given portal access for free.

3. Type the company's registered name — its **ragione sociale** — exactly as it appears in the business register. The verification step searches the register on this name.
4. If you were given a partner code, enter it here. It is optional and it changes the terms of the plan.
5. Confirm. The business is created and appears in your accounts list, waiting for verification.

Repeat for each company. They stay entirely separate: separate verification, separate accounts, separate cards, separate people with access.

13 Pay the registration fee

Some plans charge a one-off fee to open. Until it is paid, the account exists but does nothing, and a banner on the home screen tells you so.

Open **Payments to complete** from your accounts menu to see what is outstanding and settle it.

14 Switch between accounts

The account switcher sits at the top of the screen and names the account you are currently looking at. Open it to move to another one, or to start opening a new account.

Switching changes everything below it: balances, cards, transfers, statements and people all belong to the account you have selected. If a figure looks wrong, check which account you are in before anything else.

15 Accept an invitation to someone else's business

You do not have to own a business to work in one. When someone invites you, the invitation arrives by email and also waits for you inside Baasplus, under **Invitations**.

1. Open the invitation. It shows who invited you, which business it is for, and whether you are being given full access or read-only access.
2. Read the responsibility terms and accept them.
3. Accept the invitation. The business appears in your account switcher immediately.

You can also reject an invitation. Either way the person who sent it is told.

PART 3

Proving who you are

Every account is verified before it can hold money: KYC for a personal account, KYB for a business. Both are wizards you can leave and come back to.

16 Verifying yourself — KYC

Opening a personal account starts identity verification. It takes a few minutes and runs in five steps.

1. **Welcome** — what will be asked of you, and the terms to accept.
2. **Your details** — name, date and place of birth, address, tax code. Some of it is already filled in from registration.
3. **Identity document** — photograph or upload your passport or ID card. A card needs both sides; the wizard will not let you past with only one.
4. **Selfie** — a live photograph, matched against the document.
5. **Review** — check everything, then submit.

> **Continue on your phone.** If you started in a browser and have no camera to hand, the document and selfie steps show a QR code. Scan it with your phone and finish those steps there; the browser picks up where you left off.

17 Verifying a company — KYB

A business account is verified in five steps. It is longer than personal verification because the company, its owners and its directors are all checked.

1. **Company information** — search the business register by name, pick your company from the results, and confirm the details that come back. Anything the register does not hold, you fill in.
2. **Documents** — upload what the plan requires: certificate of incorporation, articles of association, proof of address, and so on. Each slot names what it wants.
3. **Owners and directors** — first every beneficial owner (anyone holding a qualifying stake), then every director. Two screens, one step. Each person gets their own record, and each is sent an email asking them to verify their identity.
4. **Questionnaire** — the risk questions the banking supplier requires: what the business does, where its money comes from, what it will use the account for. Some answers open follow-up questions.

5. **Review and submit** — the whole application on one page, then submit. A code is sent to your phone to sign it off.

> You can stop at any point. The wizard reopens where you left it, and a part-finished application can be deleted outright from the accounts page if you change your mind about the company.

> The owners and directors you list are emailed individually and must each complete their own verification. The application is not finished until they have — if it seems stuck, this is usually why.

18 What happens after you submit

Verification runs in three stages, and the progress bar on screen shows which one you are in.

Stage	What is happening
Application submitted	Everything is in and the automated checks have run.
Identity verification	Documents and, for a business, owners and directors are being checked.
Account activation	Approved. Your accounts and IBANs are being created.

You do not have to sit and watch. Close the page; you are told when the outcome is in.

19 If verification does not pass

- **More information required** — something was unreadable or missing. Reopen the wizard; the step that needs attention is marked.
- **Under review** — a person is looking at it rather than a machine. Nothing is required from you.
- **Unsuccessful** — the identity could not be verified. Contact support through the chat; the account cannot proceed on its own.

20 What you can do while you wait

A verified login with an unverified account can still sign in, look around, open another account, and accept invitations to businesses that are already verified. What it cannot do is hold or move money — that waits for activation.

PART 4

The home screen

Where the money is, what needs your attention, and how to get anywhere else.

21 Reading the home screen

Home opens on your **total balance** — every account and every card of the selected business or personal account added together — and then breaks it down.

- **Bank accounts** — one panel per account, with its name, its balance and its IBAN.
- **Cards** — one per card, with its last four digits, its balance and whether it is active or blocked.

Pull down to refresh, or use the refresh control beside the total. Balances are read live; the timestamp under each account says when it was last read.

22 Banners that ask for something

A coloured strip at the top of home means Baasplus is waiting on you. Each one is a link to the thing that needs doing.

Banner	What to do
You have a KYC to complete	Finish personal identity verification — Part 3.
You have a KYB to complete	Finish company verification — Part 3.
You have a registration payment to complete	Settle the opening fee — Part 2.
You have an invitation to join a business account	Accept or reject it — Part 2.
A transaction is under review	Upload the documents asked for — Part 8.

23 Your accounts and their IBANs

Each account panel carries the IBAN, with a copy control beside it. From the panel you can also:

- **Rename the account** — a label for you only. It does not change anything a payer sees.
- **Open another account** — where your plan allows more than one.
- **View transactions**, **download the statement**, or **start a transfer** from the shortcuts along the bottom.

24 Getting paid: the QR code

The control at the top left of the home screen produces a **payment QR code** for the selected account. Anyone can scan it with a European banking app and the payee name and IBAN are filled in for them — no dictating account numbers over the phone.

The same panel shows the account details in plain text, to copy into an email.

PART 5

Moving money

Transferts to other people, transfers between your own accounts, and how to follow one after you have sent it.

25 Send a transfer

Open **Accounts** from the menu — the transfers page — and start a new transfer.

1. Choose the account the money leaves from.
2. Choose a beneficiary from your address book, or add a new one: name, IBAN, and whether they are a person or a business.
3. Enter the amount and a description. The description is what appears on the recipient's statement.
4. The fee, if any, is shown before you commit — you always see the total before confirming.
5. Review the summary and confirm.
6. Approve it. See section 26.

> **The name is checked against the IBAN.** If they do not match, Baasplus warns you before the transfer leaves — "does not match" or "does not exactly match". Read it. This is the last moment at which a mistyped account number is cheap to fix.

26 Approving a transfer

Money never leaves on a single press. Once you confirm, Baasplus asks you to prove it is you, using the strongest method you have set up:

- **A tap in the phone app**, if you have it — the fastest.
- **Your fingerprint or face**, if you have enrolled a passkey in this browser.
- **A six-digit code by SMS**, otherwise.

If the offered method will not work — your phone is flat, the SMS has not arrived — a picker lets you fall back to another one.

> **Moving money between your own accounts needs no approval step**, whatever the amount. It never leaves the platform, so there is nothing to steal.

27 Your beneficiaries

Anyone you have paid is kept in the address book, so the second payment is quicker than the first. From the list you can edit a beneficiary's details or delete one entirely. Editing a beneficiary does not touch transfers already sent.

28 Move money between your own accounts

Where an account holds more than one account, or where you hold both a personal and a business account, an internal transfer moves money between them instantly and without a fee. Choose the source, the destination and the amount; there is no beneficiary to select and no approval step.

> The source and the destination must be different accounts — the form refuses if they are the same.

29 Transfer limits

Each account carries limits on how much can leave it: per transaction, per day, per week and per month. They are shown on the transfers page.

> Limits apply to **money leaving the platform only**. Transfers between accounts you own are not counted against them.

30 Following a transfer, and receipts

A sent transfer shows a live status while it is being processed, and you can leave the page — you are notified when it settles.

Every completed movement has a **receipt** you can open from the transaction and save as a PDF. For transfers, Baasplus can also produce a **shareable status link**: a page anyone can open, with no sign-in, showing that payment's progress and nothing else about you. Useful for a supplier who wants to know their money is on the way.

PART 6

Cards

Virtual cards for paying online, physical cards for the rest, and everything you can do to one after you have it.

31 Virtual and physical cards

	Virtual card	Physical card
Ready	Within moments of ordering	Ordered, produced and posted
Use it for	Online, and in shops through Apple Pay or Google Pay	Anywhere, including cash machines
Details	Shown in the app	On the card, and in the app
PIN	Not applicable	Yes — viewable in the app

32 Order a card

1. On the cards page, order a new card.
2. Choose virtual or physical.
3. For a business account, choose who holds it — yourself or an employee — and give the cardholder's details.
4. Choose the account the card draws on.
5. Check the price. Plans usually include a number of cards at no cost, and the price shown is the one you pay.
6. For a physical card, confirm the delivery address.
7. Confirm.

A virtual card appears within moments, showing **Card is being created** and then going active. A physical card is produced and posted.

33 Activate a physical card

A card that arrives in the post is inactive. Find it on the cards page — it reads **Card to activate** — and activate it. It is usable immediately afterwards.

34 Card details and PIN

Open a card to see its number, expiry date and security code, and for a physical card its PIN.

> Baasplus asks you to prove it is you before showing any of this — your fingerprint, face, a tap in the app, or an SMS code. The PIN is shown on screen and never sent by message.

35 Top up a card

Cards carry their own balance, separate from the account. Money is moved onto a card explicitly.

1. Open the card and choose **Recharge**.
2. Choose the account the money comes from.
3. Enter the amount. Both balances and any fee are shown as you type.
4. Confirm, and leave the window open until it finishes.

36 Take money off a card

The reverse of a top-up: choose the card, choose the account to return the money to, enter the amount, confirm. Useful before terminating a card that still has a balance on it.

37 Block, unblock, terminate

- **Block** — stops the card at once and can be undone. Use it when the card is mislaid rather than lost. Standing payments on the card will fail while it is blocked.
- **Unblock** — puts a blocked card straight back into service.
- **Terminate** — permanent, and asks why: lost, stolen or destroyed. A terminated card cannot be revived; order a new one.

A blocked card is shown greyed out on the cards page with a padlock, so a glance tells you the state of everything.

38 Renaming, and changing the cardholder

A card can be given a name — "Fuel", "Marketing" — to tell it apart from the others. Names may use letters, numbers, spaces, hyphens and underscores. Renaming is available once the card is fully active.

On a business account you can also change the cardholder's profile details and the phone number the card is tied to.

39 Card spending

Each card has a statistics view: what has been spent over a period, broken down by category — food, transport, travel, electronics, professional services and the rest. Categories come from the merchant, so a supermarket that files itself as "miscellaneous shops" appears there.

40 Apple Pay and Google Pay

Cards, virtual ones included, can be added to Apple Pay and Google Pay and used from your phone or watch. Add the card from the wallet app on the device; the specific terms for each wallet are in the legal documents (Part 12).

PART 7

Paying bills and taxes

Bills, tax notices and payment slips settled from your account. The five Italian types shown here are this installation's set — Baasplus supports the payment types of any country it is deployed in.

41 How bill payments work

Open **Services** from the menu. Each kind of bill has its own card; choose one and the form asks for exactly what that document carries.

> **What appears here depends on your country.** The five cards described in this part — pagoPA, MAV, RAV, car tax and 896 slips — are the Italian set, shown because that is what the installation in these screenshots is configured for. Baasplus is not an Italian product: an installation in another country carries that country's bill and tax types instead, and the rest of this part still applies to them — the way you choose an account, check the amount and the fee, confirm, and follow the payment afterwards is the same whatever the document is.

Every payment follows the same shape: choose the account to pay from, enter the details from the slip, check the amount and the fee, confirm, and approve. The fee is charged separately from the payment itself, so your statement shows the two as distinct lines.

> A count of **payments in progress** appears at the top of the page while any are still being processed. Slips are paid against the collection network and confirmation can take a little time; you are notified when it lands.

42 pagoPA

Taxes and payments to public bodies — council tax, school fees, licence fees, fines. Enter the **notice number** (*codice avviso*) and the **creditor's tax code** (*codice fiscale ente creditore*), both printed on the notice. Baasplus fetches the amount due before you commit.

43 MAV

Bank payment slips carrying a payment notice, common for condominium charges, school fees and instalments. Enter the MAV identification code from the slip; the amount comes back with it.

44 RAV

Slips for collection notices from the revenue collection agency. Enter the RAV code from the slip.

45 Car tax

Annual vehicle tax (*bollo auto*). Enter the vehicle type and the number plate; the amount due is worked out for you.

46 896 payment slips

Pre-printed postal payment slips of the 896 type. Enter the current account number, the amount and the reason as printed.

47 Following a payment

Slip payments appear in your transaction list like any other movement, and carry a receipt once settled. Where a payment cannot be completed, the money is not taken and the reason is shown on the transaction.

PART 8

Transactions and statements

Finding a movement, explaining one to compliance, and getting the month as a PDF.

48 The transaction list

Every movement on every account and card of the selected account, newest first. Search by description, beneficiary or amount, and filter by account, card, date range, direction and status.

Open a transaction for the full detail: counterparty, IBAN, description, exact timestamps, fees charged, and the status it is in.

49 Transaction statuses

Status	Meaning
Pending	Accepted, not yet processed.
In execution / Processing	On its way.
Done	Settled.
Under review	Held for a compliance check — see the next section.
Declined	Refused. The reason is on the transaction.
Cancelled	Stopped before it went anywhere.

50 Transactions under review

A payment may be held while its purpose is checked. This is routine and applies to incoming money as well as outgoing.

A banner on the home screen and a marker on the transaction tell you which one it is. Open it and upload the supporting document asked for — the invoice, the contract, whatever explains the payment. The review resumes as soon as the document is in.

51 Statements

Statements are produced monthly, for each account and each card, and kept as PDFs.

1. Open **Statements**.
2. Choose the account or the card.
3. Pick the month and download it.

PART 9

Taking card payments

Card terminals for businesses that get paid in person.

52 Order a terminal

Card terminals are for business accounts. Open **POS terminals** and order one.

1. Say how many terminals you need and name the batch.
2. Choose the account that pays for them. The price per terminal, with shipping, is shown before you commit.
3. Submit. The request goes to customer care, who may ask for documents.

> Make sure the paying account has the funds before you order — the request is refused outright if it does not.

53 What happens to your order

An order moves through a defined sequence, and the page names the stage it is at.

Stage	What it means
POS requested	Your request has been sent.
Request in review / Request accepted	Customer care is checking it.
Requested new documents	Something is needed from you — upload it from this page.
Waiting for payment	Pay for the terminals to continue.
Device ordered / being configured	Being made ready for you.
Ready for dispatch / Dispatched	On its way. A tracking number appears when there is one.
Received / Device active	With you, and taking payments.
Deactivated / Returned / Disposed	End of life for that terminal.

PART 10

Giving other people access

An accountant, a bookkeeper, a colleague — business accounts can be shared, with the level of access you decide.

54 Invite someone

Open **Manage access** on the business account concerned, and invite a new user.

1. Enter their name and email address.
2. Choose the access level — see the next section.
3. Read the responsibility terms and accept them.
4. Send. They receive an email with instructions.

> Inviting someone with full access lets them move your money. Baasplus makes you confirm that you understand this, and the responsibility is yours, not the platform's.

55 The two access levels

	Read only	Full access
See balances, transactions and documents	Yes	Yes
Download statements	Yes	Yes
Send transfers, pay bills	No	Yes
Order and manage cards	No	Yes
Invite other people	No	No — the owner only

Read-only is the right level for an accountant. Full access is for someone who runs the account with you.

56 Invitations you have sent

An invitation that has not been accepted sits under **Invited users**. From there you can:

- **Send a new invite** — cancels the old one and emails a fresh invitation with the same details. Use it when the first is lost or has expired.

- **Cancel the invitation** — withdraws it. The person is no longer able to accept.

57 People who already have access

Everyone with access is listed with their name, email address and level. Your plan includes a number of people at no cost — the page says how many — and each person beyond that is charged monthly.

Revoke access removes someone immediately. They keep their own Baasplus login; they simply no longer see your business. You cannot revoke your own access.

PART 11

Security

What Baasplus asks of you and when, and the settings that make it both stronger and quicker.

58 How you are asked to approve things

Signing in, sending money and revealing card details all need proof it is you. Baasplus always offers the strongest method you have set up, in this order:

#	Method	How it feels
1	A tap in the phone app	A push notification. One tap and you are through.
2	A passkey	The fingerprint or face reader on the device you are using. Nothing is sent.
3	A code by SMS	Six digits to your registered number.

Decline the offered method and a picker appears with the others. There is always a way through.

> A tablet can hold a passkey and sign in with it, but it is not treated as your approval device — that is the phone with the app on it.

59 Approving a browser sign-in from your phone

Sign in in a browser with the app installed and the browser waits, showing that it has asked your phone. Your phone raises a notification; open it, check the detail, approve. The browser moves on by itself.

If the notification does not arrive, the waiting screen offers to send an SMS code instead. Nothing is lost by switching.

60 Passkeys

A passkey ties this browser or this phone to your account through its own fingerprint or face reader. It is the quickest way in and the one that cannot be intercepted.

Add one from **Settings**, or accept the offer made after a sign-in. Remove one from the same place — the device can no longer sign in or approve with a passkey, and you can add it again whenever you like.

> Enrol a passkey on each device you use regularly. Removing one does not touch the others.

61 PIN, biometrics and the app lock

On a phone, the app locks itself whenever you leave it. Coming back asks for your PIN or your fingerprint. Change the PIN, and turn biometric unlock on or off, from **Settings**.

> Very large payments are deliberately kept away from the biometric shortcut and ask for the SMS code instead. This is not a fault.

62 Sessions and being signed out

Baasplus signs you out after a period of inactivity, and always when you close a browser session properly. Sign out from the menu when you are finished, particularly on a shared machine.

If you believe someone else is in your account, sign out everywhere and contact support through the chat.

63 Passwords

- **Change your password** — from Settings. You are asked for the current one first.
- **Forgotten your password** — use **Forgot your password?** on the sign-in screen. A reset link is sent to your email address.

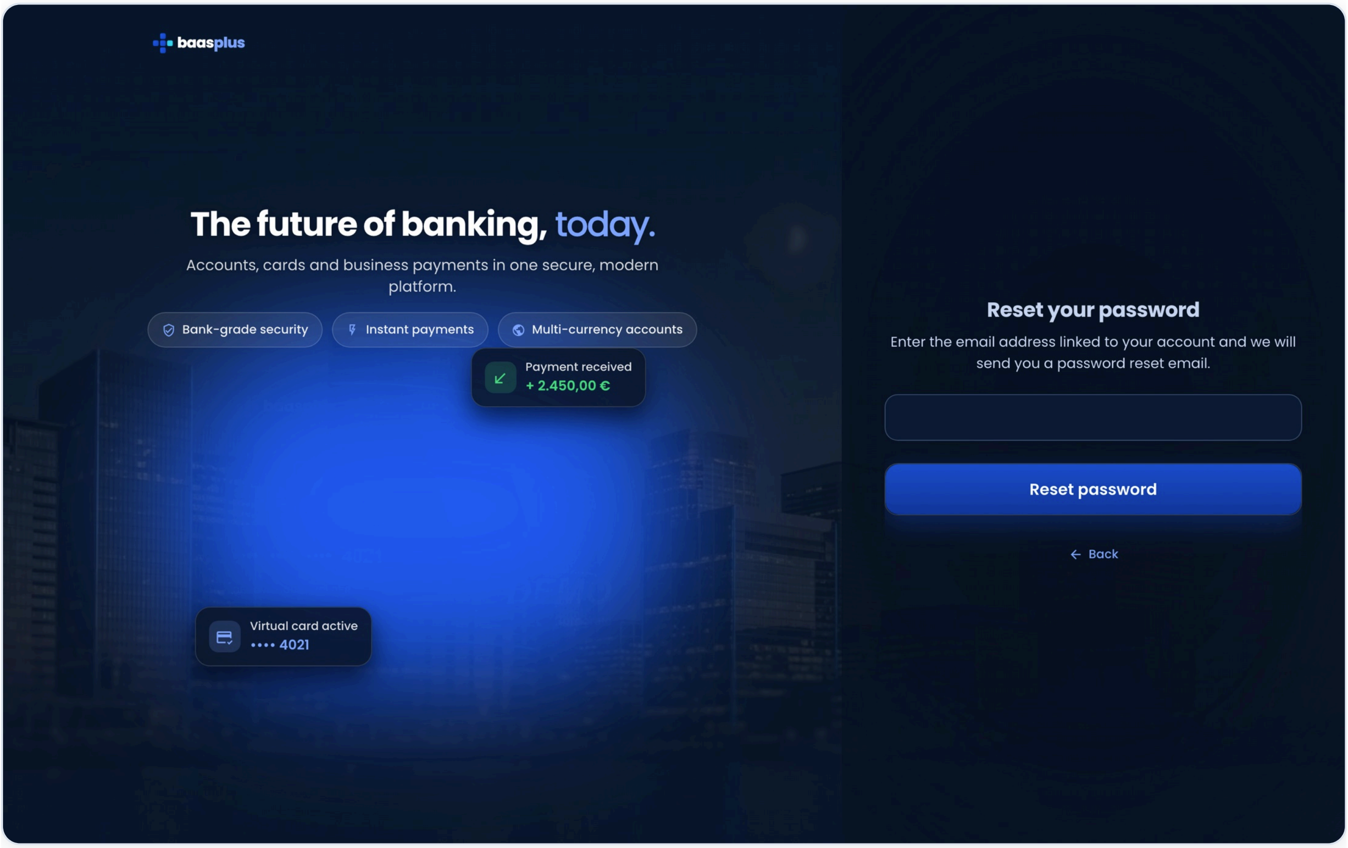

Figure 63.1 · Requesting a password reset.

> Accounts created with Apple or Google have no Baasplus password to change or reset. Manage them where you manage that Apple or Google account.

PART 12

Your profile and settings

Your own details, how the app looks and behaves, and the paperwork.

64 Your profile

Your personal details, contact details and identity documents in one place. Some fields you can edit; the ones verified during KYC you cannot, because changing them would break the verification. Contact support if a verified detail is genuinely wrong.

> Registered with Apple or Google? Your email address is shown as managed by that provider and cannot be edited here. This is also the quickest way to check **which** provider you used.

65 Settings

- **Appearance** — light or dark, and the text size.
- **Notifications** — which events reach you, and how.
- **Language** — the seven languages from section 2.
- **Security** — PIN, biometrics and passkeys (Part 11).

66 Legal documents

The terms and conditions, privacy policy, card terms and the Apple Pay and Google Pay terms are all readable in the app, in English and Italian, in the version that applies to the account you hold — the personal and business texts differ.

67 Closing your account

Account deletion is requested from your profile. Before it can go through, balances must be at zero, cards terminated and any account fee settled. Records Baasplus is required by law to keep are retained for the statutory period; nothing else is.

PART 13

Getting help

A person to talk to, and the messages you are most likely to meet.

68 Support chat

The chat control in the bottom right corner of every page reaches customer care. Attach a screenshot or a document to a message — it usually saves an exchange. Conversations are kept, so you can pick one up later.

Some things are only done by customer care: ordering card terminals starts there, and a failed identity verification can only be resolved there.

69 Messages you may meet

Message	What to do
This phone number is already linked to another account	Use a different number, or contact support if it should be yours.
Invalid phone number	Use the international format — pick the country, then the number without its prefix.
An account already exists with this email address	You have registered before. Sign in, or reset the password.
The beneficiary name does not match the IBAN	Check both against what the payee gave you before continuing.
Card limit exceeded	The payment is over the card's per-transaction, daily, weekly or monthly limit.
Insufficient balance	Top up the account or the card first.
This invitation is no longer valid	It was accepted, rejected or withdrawn. Ask for a new one.
The transfer is taking longer than expected	Nothing is lost. Wait for the notification, or check the transaction later.

70 Glossary

Beneficiary

Someone you send money to, kept in your address book for next time.

Bollo auto

The Italian annual vehicle tax.

Contract

One account holding — personal or a single business — under your login.

IBAN

The international account number that identifies an account for payments.

KYB

"Know Your Business" — verifying a company, its owners and its directors.

KYC

"Know Your Customer" — verifying a person’s identity.

MAV / RAV

Italian payment slips: MAV carries a payment notice, RAV a collection notice.

pagoPA

The Italian public administration payment system.

Passkey

A key held on your device, used with its fingerprint or face reader in place of a code.

POS

A card terminal for taking payments in person.

Ragione sociale

A company’s registered name, as filed in the business register.

SEPA

The single euro payments area: euro transfers across Europe on common rules.

Step-up

The extra proof asked for before something sensitive — a payment, a card PIN.

UBO

Ultimate beneficial owner — a person who ultimately owns or controls a company.

APPENDIX A

Where everything lives

The menu, and what each entry opens.

Menu entry	What it is	Section
Home	Balances, accounts, cards, and anything needing attention	21–24
Profile	Your own details and documents	64
Manage access	Who can see and use a business account	54–57
Cards	Order, top up and manage cards	31–40
Accounts	Transfers and the beneficiary address book	25–30
Transactions	Every movement, searchable	48–50
Statements	Monthly PDFs per account and card	51
POS terminals	Card terminals — business accounts only	52–53
Services	Bills and taxes for your country	41–47
Settings	Appearance, notifications, language, security	65
My accounts	Open, switch, verify and pay for accounts	10–15

APPENDIX B

Personal and business, side by side

	Personal (consumer)	Business
How many you can hold	One	No limit
Verification	KYC	KYB, plus KYC for each owner and director
Current accounts with IBAN	Yes	Yes
Virtual and physical cards	Yes	Yes, including cards for employees
Transfers and the address book	Yes	Yes
Bills and taxes	Yes	Yes
Statements	Yes	Yes
Give other people access	No	Yes — read-only or full
Card terminals (POS)	No	Yes

APPENDIX C

Quick reference

I want to…	Section
Register with Apple or Google	4
Get a new confirmation email	5
Sign in without waiting for an SMS	9, 58
Open a second company	12
Verify my identity	16
Verify a company	17
Find my IBAN	23
Be paid by QR code	24
Send money	25
Move money between my own accounts	28
Follow a transfer I have sent	30
Order a card	32
See a card PIN	34
Put money on a card	35
Block a lost card	37
Pay a pagoPA notice	42
Pay car tax	45
Explain a transaction under review	50
Download a statement	51
Order a card terminal	52
Give my accountant access	54
Remove someone’s access	57
Change my PIN	61
Reset a forgotten password	63
Close my account	67