



OPENING & FUNDING YOUR ACCOUNT

[Video-How to create account](#)

To open an Upstream account, download the app **Upstream: Invest&Trade** from Google Play, Apple Store, or Mac App Store and follow the steps on screen.

[Download-IOS](#)

[Download-GooglePlay](#)

- Tap "**Sign Up**" to create your account and wallet.
- You can start browsing opportunities right away.
- Complete KYC verification by tapping the 'profile logo' in top right corner, then KYC, to secure your assets in case of phone loss.

[Video-How to do KYC](#)

TO FUND WITH PAYPAL/CREDIT/DEBIT CARD/PAYPAL

- Log in to your Upstream account, tap **Investor**, then **Fund My Account**.
- Tap **Fund With PayPal**, choose the amount, and confirm.
- Log in to PayPal and tap **Pay Now**.

Credit/Debit Card:

- Follow the same steps, but tap **Fund With Credit Card**.
- Select **Pay with Debit or Credit Card** and tap **Pay Now**.

Note: *The maximum you can transfer in one transaction is \$1600.*

You don't need a PayPal account to use a credit/debit card.

Fees: 3.49% + 49c (US), 4.99% + 49c (International). (Charged by PayPal)

TO FUND WITH BANK WIRE

1. Complete the KYC process:
2. Tap the **profile icon** (top right corner) in the app, then tap **KYC**.
3. Have a valid ID ready and answer the questions.
4. Choose **Bank** as your payment preference.

Once KYC is approved, send a wire transfer to:

Account Number: 7000682

SWIFT: BARCSCSC

Reference: 0x[Upstream Account Number]

Bank Name: Absa Bank (Seychelles) Limited

Account Holder: MERJ Clearing and Settlement Limited

Address: F28/29 Eden Plaza, Eden Island, Mahe, Seychelles

IMPORTANT: (Your Account Number/Ethereum wallet address can be found in the app, starting with **0x**). This must be correct to ensure funds are allocated to your account.

Please ensure bank wire is written exactly as above eg: **MUST** say Limited **NOT** Ltd as this may stop your wire from being sent.

You'll get a notification when the funds are available, and you can start trading.

Note: The sending bank account must match the name on your KYC. Third-party transfers are not allowed.

If you originally funded with PayPal/Credit/Debit card you will be required to complete KYC again to add bank details.

TO FUND WITH USDC

Export & Import Wallet:

Export your Upstream app wallet and import it into MetaMask.

Transfer USDC:

Send USDC from your personal Ethereum mainnet wallet (e.g., MetaMask, Ledger, Coinbase) to the imported Upstream wallet address.

Use the Upstream Bridge:

Transfer USDC from your Upstream wallet to the address: `usdc.upstreambridge.eth` using MetaMask.

Upstream will recognize the deposit and mint the equivalent amount of Upstream US Dollar stablecoins in your app.

Important: You cannot send USDC directly from your personal wallet. The wallet address must match your Upstream app wallet address to avoid losing funds.

TO BUY SHARES

[Video-How to Buy](#)

Navigate to the Market and tap on the security you want to purchase, then tap **BUY** (note that U.S. persons cannot buy shares on Upstream). Set your **Limit Price**, which is the maximum price you're willing to pay per share. The default is the current best market price, but you can adjust it if needed.

Next, select your **Order Size** by typing the number of shares you'd like to buy or using the slider. Ensure you have sufficient funds to cover the purchase and the 1% fee. While your order is pending, the required funds will be reserved and unavailable for other transactions.

Hold and drag the *Select Expiry* button to set how long your offer to buy will remain open on the market. Tap **BUY**, verify your identity using biometrics, and your order will be signed and submitted to the blockchain.

Once the order is filled or partially filled, you'll receive a notification, and the new shares will appear in your portfolio. You can view all active and previous orders in the **Orders** tab of the app.

TO SELL SHARES

[Video-How to Sell](#)

Go to the Market or the Portfolio section of the app, select the security you want to sell, and tap **SELL** (note: U.S. persons cannot sell on Upstream). Set the **Limit Price**, which is the minimum price you're willing to accept. The default is set to the best market offer, but you can adjust it.

Choose the number of shares you want to sell by typing or using the slider. Ensure you have enough shares to cover the order. Once submitted, the shares will be reserved until the order is executed.

Set how long your offer should stay open by adjusting the expiry. Tap **SELL**, verify with biometrics, and your order will be submitted to the blockchain. You'll be notified when it's filled, and your funds will update in the app, minus a 1% fee.

You can check all past and active orders in the **Orders** tab.

TO WITHDRAW FUNDS

[Video-How to withdraw](#)

Log in to your account, tap the **profile icon**(top right corner), then tap **Manage Account** and select **Withdraw**. Enter the amount you'd like to withdraw and tap **Confirm**.

Withdrawals will be processed by PayPal if the amount doesn't exceed your original deposit. For larger withdrawals, Upstream's banking partner will process it. Note that certain checks may delay the process, and additional info might be requested.

In the U.S., ACH transfers take about 1 day, while international transfers may take up to 3 days.

Security Note: Withdrawals will only go to the bank account provided during onboarding.

TO CHECK YOUR CURRENT BALANCE

Go to the Portfolio screen in the Upstream app. You'll see two balances:

- **Actual Balance:** The total amount of funds you have.
- **Available Balance:** The amount available for trading.

The available balance may be lower if you have open buy orders or collectible bids, as those funds are reserved until your orders are executed, cancelled, or expire.

TO CANCEL AN ACTIVE ORDER

Log in to the app, tap **Orders**, select the order you'd like to cancel, then tap **Cancel**. Finally, sign the transaction using your Signing Key.

FAQ

Fees for Funding and Withdrawing Funds:

Account Maintenance: No fees.

Withdrawal Wire Transfer Fees:

International Wires: \$30.00

PayPal (International): 2.99% + local currency fee

Funding with PayPal:

U.S. Customers: 3.49% + \$0.49

International Customers: 4.99% + \$0.49

USDC Fees: Only the Ethereum transaction fee (gas) applies.

Securities Trading Fee: 1% of the trade value on BUY & SELL

Can I open a Joint or Corporate account?

Yes, to open a corporate account, select '**Bank**' as your deposit method during KYC identity verification and enter your company name. To complete KYC, open the Upstream app, tap the profile icon in the top right, then tap **KYC**. On the Payment Details screen, change the deposit method from '**Card**' to '**Bank**'. You'll see fields for your company name and bank details.

Note that U.S.-domiciled companies or non-U.S. companies with U.S. beneficial owners cannot trade securities on Upstream.

How to Change Your Bank Information:

Tap **Investor**

Tap **Update Personal**

Enter the new details

Tap **Notarize**

For your protection, Upstream may contact your old and/or new bank to confirm certain information.

Are my funds insured:

All Upstream USD accounts are FDIC insured up to \$250,000.

Will my account information remain confidential?

We consider your wealth and personal information highly private and ensure that your identity and financial records are kept strictly confidential. We do not sell mailing lists or share client information with outside firms, except when legally required or directed by you. For more details, please refer to our [privacy policy](#)

How are the securities in my Upstream account protected?

Upstream securities are issued by registered companies with verified management teams and managed by a designated share registrar in collaboration with Upstream. Shareholder names and balances are known to the issuing CEO and their share registrar.

If your device is lost or stolen and you can't recover your Private Key, Upstream will help replace your lost digital shares. We will work with the issuer, their registrar, and you to cancel the lost shares and issue new ones to your re-verified Upstream account. Contact us at servicedesk@upstream.exchange for assistance.

Note that the market value of securities on Upstream is not insured and is subject to market fluctuations and risk. U.S. persons may not hold securities on Upstream.

What is the World Federation of Exchanges?

Upstream is part of the MERJ Exchange Market, which is affiliated with the World Federation of Exchanges (WFE). The WFE is the global industry group for exchanges and clearing houses worldwide, representing over 250 market-infrastructure operators from major financial centers to frontier markets.

Founded in 1961, the WFE's mandate is to support and promote organized and regulated securities markets to meet the needs of global capital markets in the best interests of their users.

For more information please visit [Upstream-Support Center](#)

Any account related questions please email servicedesk@upstream.exchange

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