



Referral partners

A guide for accountants, bookkeepers, church administrators and community partners introducing clients to Nasara.

Consent

Handoff

Checklist

Support

This guide makes the requirements easier to follow: what you need to understand, what to prepare, what examples look like, and when Nasara can help.

General information only. Provider requirements may vary. Nasara does not promise the cheapest route or guaranteed transfer release.

1. Who this guide is for

This guide is for partners who spot international payment needs but do not want to become the payment adviser or troubleshoot the route alone.

What you need to understand before sending money

- You should not hold client funds or present yourself as the regulated payment provider.
- You should capture consent before sharing client details with Nasara.
- Your role is to identify the need and pass a readiness summary.
- The client still needs to understand authority, purpose, source of funds and recipient evidence.
- Nasara can support the client with route clarity and evidence preparation.

Requirement	What this means in practice
Client consent	Clear permission to introduce the client to Nasara.
Payment summary	Amount, currency, destination, purpose and timing.
Customer type	Church, charity, SME, importer/exporter or other documented business flow.
Evidence status	What documents exist and what is missing.
Contact route	Best person for Nasara to speak to and any urgency.

2. Worked examples

Use the examples below to identify the type of payment and the evidence to prepare before relying on a quote or sending money.

Example	What to prepare
Accountant sees importer paying overseas supplier	Pass supplier-payment checklist and introduce Nasara for route/evidence support.
Bookkeeper sees repeat contractor payments	Summarise payment pattern, invoices, approval route and evidence gaps.
Church administrator asks about overseas mission support	Capture church structure, trustee contact, purpose and recipient relationship.
Community leader refers urgent relief payment	Capture purpose, amount, country, recipient type and what evidence exists.

WHICH EXAMPLE IS CLOSEST TO YOUR PAYMENT?



3. Readiness checklist

If most of this page is unclear, pause before sending the payment. Clarify the evidence first.

- The client has agreed to be introduced.
- The payment purpose is clear enough to describe.
- The relevant decision maker is identified.
- Known documents have been listed.
- No one is asking the partner to hold funds or process the payment.

Ready: purpose, authority, evidence and recipient are clear.	Needs work: one or two documents or approvals are missing.	High review risk: source, recipient or purpose cannot be explained.
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MISSING INFORMATION AND OWNER



4. Route and cost terms made simple

Before choosing a bank, app or provider, check the whole route. The lowest visible fee may not mean the best outcome.

Term	Plain-English meaning
Fixed fee	The upfront charge for sending the payment. It is only one part of the cost.
FX rate or margin	The exchange rate can matter more than the fixed fee, especially on larger payments.
OUR / SHA / BEN	SWIFT charge options. They affect whether the sender, recipient or both may bear charges.
Recipient deductions	Intermediary or recipient-bank charges can reduce what arrives.
Review questions	Banks and providers may ask for purpose, source of funds, recipient details or invoice evidence.

Questions to ask before sending

- What is the all-in cost including fixed fee and FX rate?
- What amount should arrive with the recipient?
- Can charges be deducted by intermediary or recipient banks?
- What documents could the provider ask for?
- Who keeps the payment confirmation and evidence trail?

5. How Nasara helps

Nasara helps prepare a clearer payment file before money moves. The payment provider or bank may still run its own checks.

Support area	What Nasara can help prepare
Support 1	Provide a compliant handoff checklist.
Support 2	Speak directly with the client about evidence and route clarity.
Support 3	Separate partner referral from payment execution.
Support 4	Help the client prepare before a provider asks follow-up questions.

NAME / ORGANISATION

MAIN CONTACT

PAYMENT AMOUNT

DESTINATION COUNTRY

PAYMENT PURPOSE

TARGET DATE

NEXT STEP

6. Important notes

This guide is a partner handoff aid. It is not a regulated payment service or legal advice.

Reference	URL
Source 1	https://www.gov.uk/guidance/money-laundering-regulations-your-responsibilities
Source 2	https://www.legislation.gov.uk/id/uksi/2017/692

This guide does not replace legal, tax, customs, charity governance or regulated payment advice. It is designed to help you prepare clearer information before discussing a transfer route.