

MOBILE APP

MRA Wiqaya

User Guide

| Invest with confidence, grow with protection.

A complete, easy-to-follow guide to using the MRA Wiqaya mobile app — for everyday investors and traders.

Audience: App users

Covers: All app features, step by step

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Every section, with a live screenshot from the app.

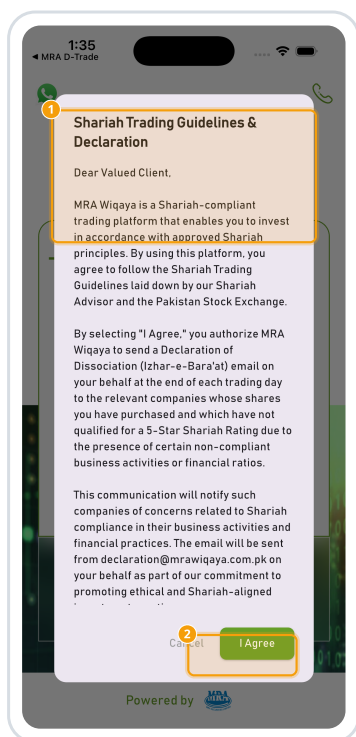
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1. Welcome

Welcome to **MRA Wiqaya** — your all-in-one mobile app for following the stock market and managing your investments from your phone. With the app you can watch live share prices, place buy and sell orders, track your portfolio, move funds in and out of your account, read market news and research, and set up price alerts — all in one place.

This guide explains, in plain language, everything the app can do and how to use each feature. You do not need any technical background to follow it. Feel free to read it from start to finish, or jump straight to the section you need using the Table of Contents.

TIP Throughout this guide, “tap” means touch an item once with your finger, and “scroll” means slide your finger up or down to see more.



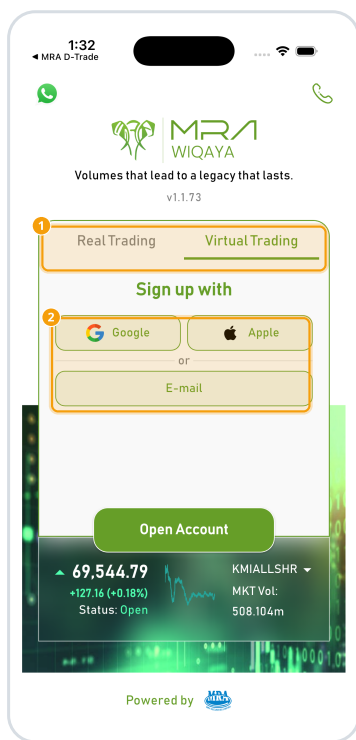
- 1 Shariah Trading Guidelines shown at every sign-in
- 2 Tap I Agree to continue

2. Two Ways to Use the App

The app offers two modes so you can choose the experience that suits you:

- **Real Trading** – your live brokerage account. Orders you place here are real and use your actual funds.
- **Practice Trading** – a risk-free practice account. It works just like the real thing but uses virtual money, so it's perfect for learning how the app works and testing ideas before you invest real money.

You can switch between the two modes at any time from the side menu (see **Switching Between Modes**). Some screens show slightly different options depending on which mode you are in.



- 1 Switch between Real Trading and Virtual (Practice) Trading
- 2 Create a free practice account with Google, Apple or e-mail

3. Getting Started

Opening the app for the first time

When you first open the app, a welcome screen appears while it loads the latest market information. If your device is offline, the app will let you know and keep trying to reconnect once your internet is back.

Choosing your preferences

The first time you use the app, a short set-up walk-through helps personalise your experience. You can tap **Next** to move forward, **Back** to review, or **Skip** to jump ahead:

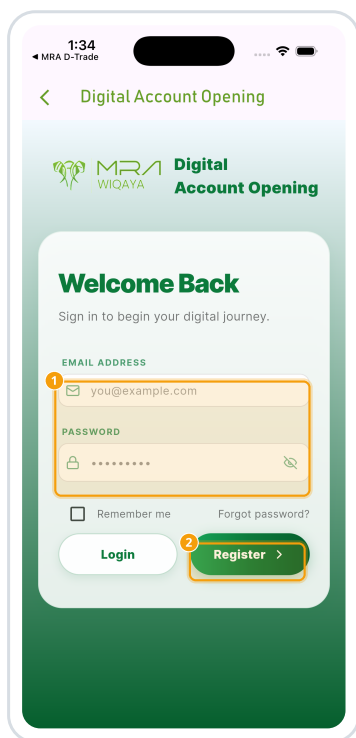
1. **Pick your language** – choose English or Urdu.
2. **Tell us about yourself** – select whether you are a Beginner, a Trader, or an Investor.
3. **Your experience** – let the app know how long you have been active in the market.

Once done, you'll see a confirmation screen and can start using the app. You can change your language and other choices later from Settings.

4. Opening an Account

If you don't yet have a trading account, tap **Open Account** on the sign-in screen (or from the side menu). This opens a simple digital account-opening form that guides you step by step through the details needed to set up your account.

TIP Already have an account with your broker? Skip this step and go straight to Signing In.



- 1 Enter your e-mail and password
- 2 Tap Register to open a new account

5. Signing In

The sign-in screen shows a live market snapshot at the top (such as the KSE100 index with its change and a mini chart) and gives you two tabs: **Real Trading** and **Practice Trading**.

Real Trading sign-in

1. Enter your **Username** and **Password**. Tap the eye icon to show or hide your password.
2. Tick **Remember Me** if you'd like the app to remember your username next time.
3. Tick **I agree to Terms and Conditions** (you can tap the link to read them).
4. Tap **Login**.

If your password has expired or a security update is required, the app will simply guide you to set a new password or PIN before continuing.

Faster sign-in with Face ID / fingerprint

For quicker access you can enable biometric sign-in (Face ID or fingerprint, depending on your device). Tap **Set up Face ID Login**, confirm your username and password once, and from then on you can sign in with a single glance or touch. You can change or remove this at any time from the sign-in screen or Settings.

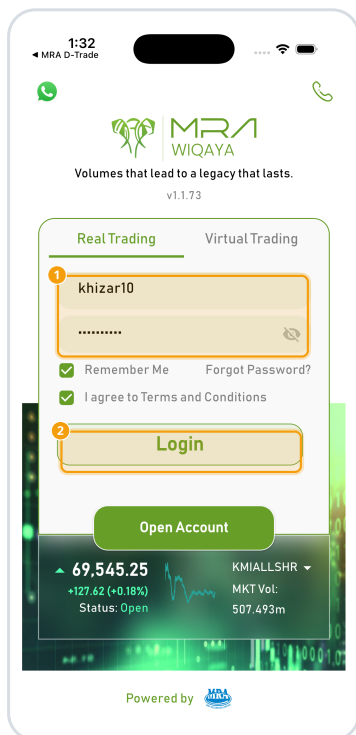
Practice Trading sign-in

On the **Practice Trading** tab you can create or sign in to a free practice account:

- **Continue with Google** – sign in instantly using your Google account.
- **Continue with E-mail** – sign in with your email and password, or tap **Sign Up** to register a new practice account.

Forgot your password?

Tap **Forgot Password?**, enter your username and email, and tap **Send**. You'll receive an email with instructions to reset your password.



- 1 Enter your Username and Password (tap the eye to show/hide)
- 2 Tap Login to sign in

6. Finding Your Way Around

After you sign in, two things stay on screen to help you navigate:

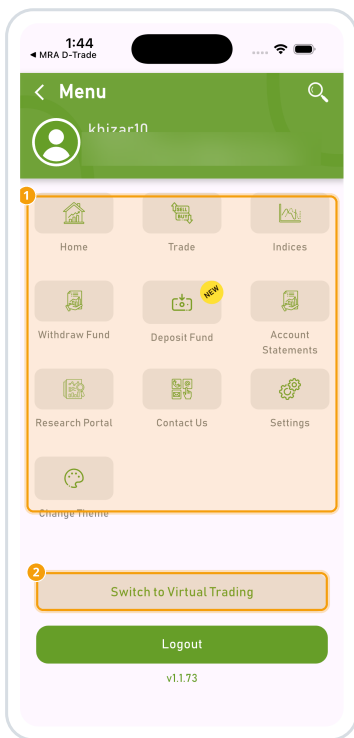
The top bar

- **Menu** (the lines icon) – opens the side menu with all shortcuts and settings.
- **Search** (the magnifying glass) – look up any stock.
- **Notifications** (the bell) – opens your messages and alerts. A small badge shows how many are unread.
- A live index ticker showing the market index value, its change, and whether the market is Open, on Break, or Closed.

The bottom tabs

Five tabs let you jump between the main areas of the app:

- **Watchlist** – your lists of stocks to follow.
- **Account** – your funds, portfolio value and profit/loss.
- **Home** – the main dashboard (this is where you land after signing in).
- **News** – the latest market news.
- **Logs** – your orders and trade history.



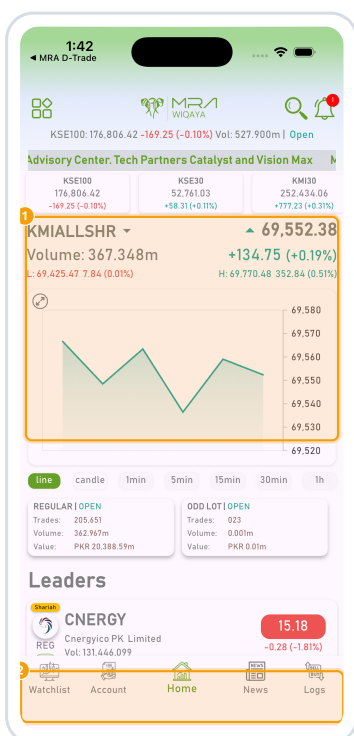
- 1 Shortcuts: Home, Trade, Indices, Funds, Research, Settings...
- 2 Switch between Real and Virtual (Practice) Trading

7. Home Dashboard

The Home screen gives you a quick overview of the market at a glance:

- A live **index panel** (such as KSE100) with a chart of how the market is moving today.
- **Top Gainers** – the stocks rising the most. You can view them by price or by percentage.
- **Top Losers** – the stocks falling the most.
- **Volume Leaders** – the most actively traded stocks.

Tap any stock in these lists to open its detailed information screen.



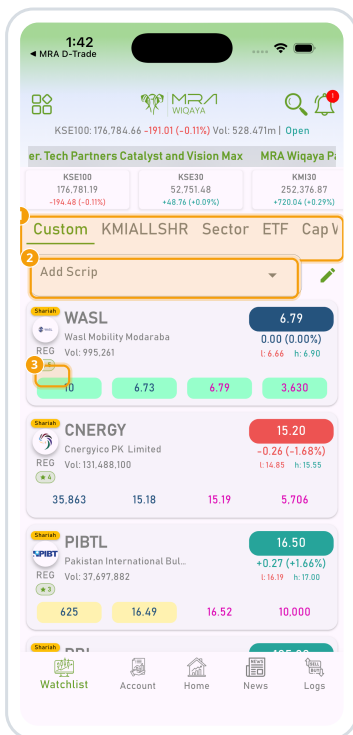
- 1 Live index panel with an intraday chart
- 2 Bottom tabs: Watchlist, Account, Home, News, Logs

8. Watchlists (Market Watch)

The Watchlist section lets you keep an eye on the stocks that matter to you. It is organised into tabs:

- **Custom** – your own personal list. Tap **Add Scrip** to add a stock, and remove any you no longer want to follow.
- **Sector** – stocks grouped by industry sector.
- **Cap Watch** – stocks that have hit their upper or lower price limit for the day.
- **ETF** – exchange-traded funds.
- **Future** – futures contracts.
- **Shariah** – Shariah-compliant stocks, with the same sub-groupings as above.

Each row shows the stock's symbol, current price, change and traded volume. Tap any row to open its full details.

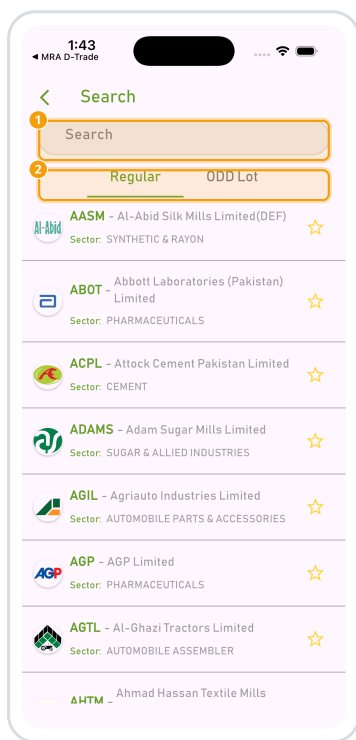


- 1 Tabs: Custom, Sector, Cap Watch, ETF, Future, Shariah
- 2 Tap Add Scrip to add a stock to your Custom list
- 3 Shariah star rating on every stock

9. Searching for a Stock

Tap the **Search** icon in the top bar to find any stock. Start typing a company name or symbol and matching results appear instantly.

You can narrow your search using the filter chips for **Regular**, **Future**, or **Odd Lot** markets. Tap a result to open its details.



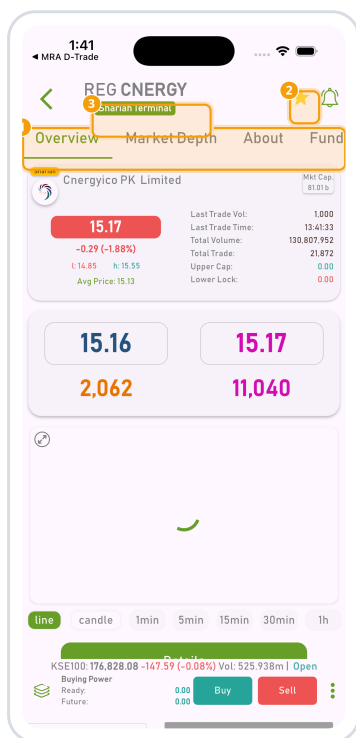
- 1 Type a company name or symbol
- 2 Filter chips: Regular / Future / Odd Lot

10. Stock Details

Tapping any stock opens its detail screen, where you can explore everything about that company. Tap the **star** icon to add it to (or remove it from) your Custom watchlist. The information is organised into tabs:

- **Overview** – the latest price, day's high and low, traded volume, price limits and returns.
- **Fundamental** – the company's financials, including its balance sheet and income statement.
- **Technical** – support and resistance levels and pivot points for chart-based analysis.
- **About** – the company profile: management, directors, address, website and shareholding details.
- **News** – news stories about that specific company.
- **Announcements** – official company announcements and filings.
- **Market Depth** – the live buy and sell orders in the market, shown by order and by price.

TIP To place an order for a stock, open its detail screen and use the order window described in the next section.



- 1 Tabs: Overview, Market Depth, About, Fundamental, News...
- 2 Star = add to / remove from watchlist
- 3 Shariah Terminal — Shariah-compliant trading

11. Placing a Buy or Sell Order

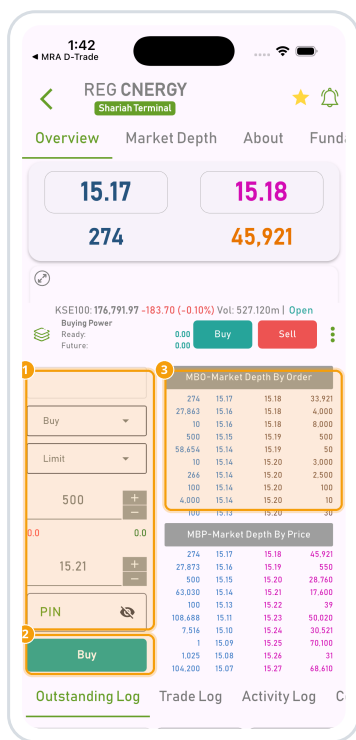
From a stock's detail screen, slide up the **order window** to place a trade. It shows your available buying power and any shares you already hold in that stock, so you always have the full picture.

1. Choose **Buy** or **Sell**.
2. Pick the **order type** – for example, **Limit** (you set the price) or **Market** (buy or sell at the best available price).
3. Select the **account** you want to trade under, if you have more than one.
4. Enter the **Volume** (number of shares) – use the + and – buttons for quick changes.
5. Enter the **Price** (for limit orders).
6. Type your **PIN** to authorise the order.
7. Tap **Buy** or **Sell** to submit.

A confirmation box shows your order value and asks you to confirm before the order is sent. You can turn this confirmation step on or off in Settings.

You can set your preferred default volume, volume step and price step using the **Volume Settings** and **Price Settings** options in the order window, so future orders are even quicker to enter.

TIP In Practice Trading mode, orders use virtual money – a great way to rehearse before trading for real.



- 1 Set side, order type, volume, price and PIN
- 2 Tap Buy / Sell to submit the order
- 3 Live Market Depth (by order and by price)

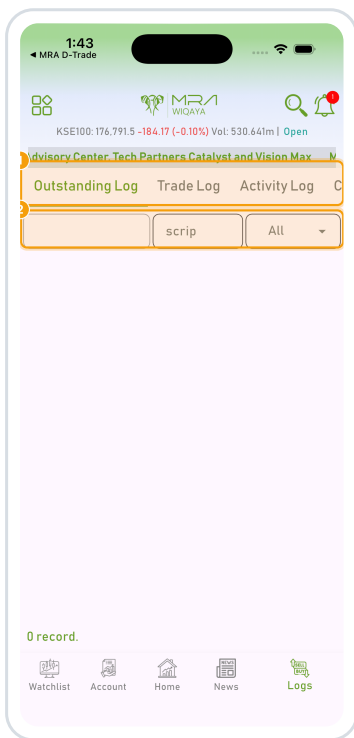
12. Managing Your Orders

The **Logs** tab keeps a complete record of your trading activity. You can filter each list to show All, Buy or Sell:

- **Outstanding Log** – your open orders that haven't been completed yet.
- **Trade Log** – your completed (executed) trades.
- **Activity Log** – a history of everything that happened to your orders.
- **Consolidated logs** – combined views across all your accounts.

Cancelling an order

To cancel an order that hasn't been filled yet, open it, review the details, enter your **PIN** and confirm. The order is then withdrawn from the market.

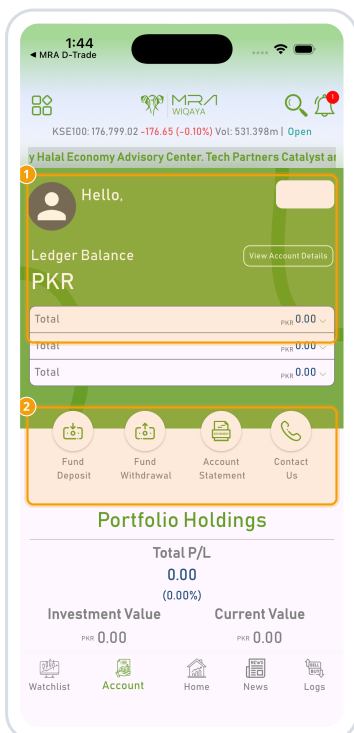


- 1 Outstanding, Trade, Activity & Consolidated logs
- 2 Filter by account, scrip and All / Buy / Sell

13. Your Portfolio & Holdings

The Holdings area shows everything you currently own and how it is performing:

- **Holdings** – the stocks you own.
- **Open Trades / Open Positions** – positions that are currently active.
- **Collaterals** – assets held as collateral.
- **Exposure** – how much of your account is committed to the market.



- 1 Your key balances — cash, totals and grand total
- 2 Fund Deposit, Fund Withdrawal, Statements & Contact

14. Your Account & Funds

The **Account** tab is your financial home base. At the top it greets you by name and shows your key figures at a glance:

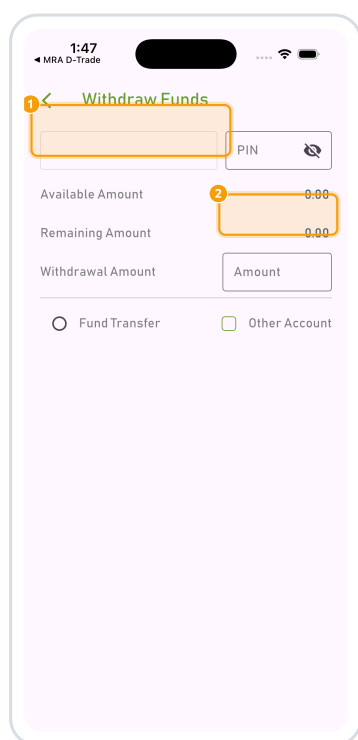
- **Investment Value** and **Current Value** of your portfolio.
- **Available Cash** and **Ledger Balance**.
- **Today's Profit/Loss**, **Total Profit/Loss** and **Realised Profit/Loss**.

Depositing funds

Tap **Deposit Funds** to add money to your trading account. The app guides you through the deposit process.

Withdrawing funds

Tap **Withdraw Funds** to request money out of your account. Choose your bank and branch, enter the amount (the app shows your available and remaining balance), pick how you'd like to receive it (cheque pickup, cheque delivery, or fund transfer), enter your PIN and tap **Send**. You can review past requests and cancel a pending withdrawal if needed.



- 1 Choose account, then enter your PIN
- 2 Enter the withdrawal amount

RAAST IBAN details

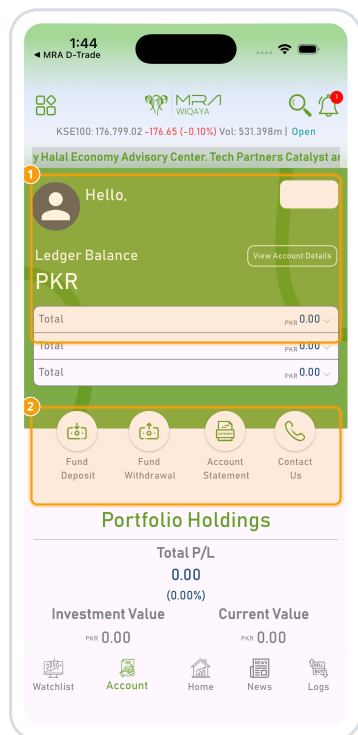
You can view your RAAST IBAN details or tap **Generate IBAN** to create one for instant, easy transfers.

Account statements

Tap **Account Statements** to review your account, deposit, withdrawal or RAAST activity. Choose a date range, enter your PIN, and view your opening and closing balances along with total credits and debits.

Your information

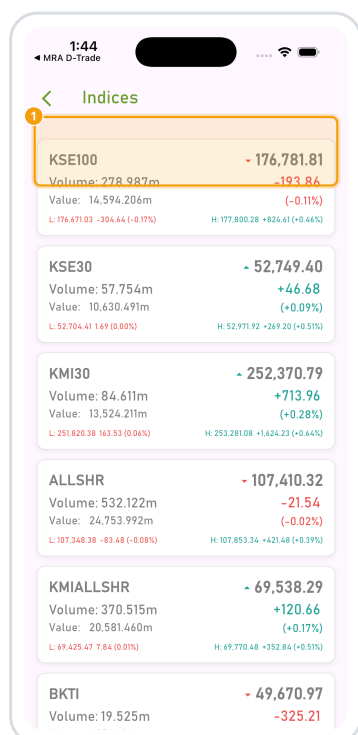
The **Client Information** screen shows your registered details – name, ID, contact details and more – and lets you export them for your records.



- 1 Your key balances — cash, totals and grand total
- 2 Fund Deposit, Fund Withdrawal, Statements & Contact

15. Market Indices

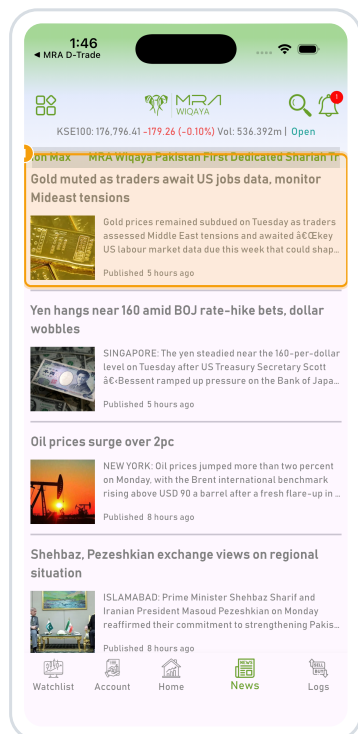
The **Indices** screen lists all the major market indices in one place – each with its current value, change, day's high and low, volume and traded value – so you can gauge the overall direction of the market at a glance.



- 1 Each index: value, change, day high/low, volume & value

16. News

The **News** tab brings you a feed of the latest market headlines, complete with source and date. Tap any story to read the full article inside the app.



1 Tap any headline to read the full story in-app

17. Research & Handy Tools

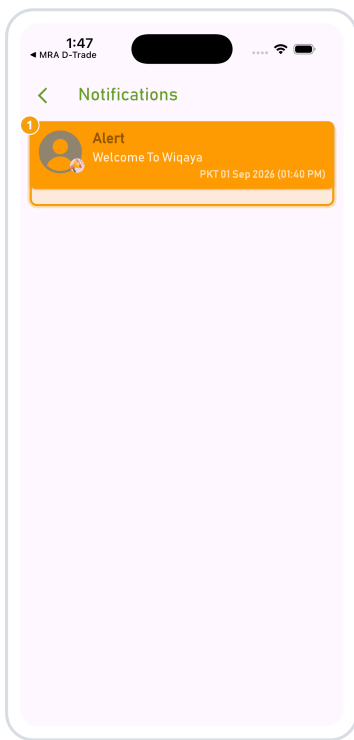
The app includes a range of research material and practical tools to support your decisions:

- **Research Portal & Reports** – daily briefings, market highlights, technical outlooks, weekly and monthly wraps, and detailed reports you can open and read.
- **Screeners** – ready-made stock screens (such as a Momentum Screener and an SMA Breakout indicator) that highlight stocks matching certain signals.
- **Market Filter** – sort and filter stocks by market, price, change or order.
- **Price Alerts** – get notified when a stock reaches a price, volume or change you choose. Just pick the stock, the condition and an expiry.
- **Cross-Rate Calculator** – quickly work out an adjusted price after a dividend, bonus, right, premium or discount.

18. Notifications & Messages

Tap the **bell** icon in the top bar to see your Notifications – a single, time-ordered list of everything you need to know: house messages, market alerts, order updates (new, filled, cancelled or rejected), price-cap alerts and voice messages.

Voice messages play right inside the list. The badge on the bell tells you how many notifications you haven't read yet.



- 1 A single, time-ordered list of alerts and messages

19. Settings & Preferences

Open the side menu and tap **Settings** to personalise the app and manage your security. Settings are grouped for easy browsing:

Preferences

Turn the order confirmation window on or off, and manage your biometric (Face ID / fingerprint) sign-in.

Notification settings

Choose exactly which alerts you receive – such as house messages, voice messages, market views, cap messages, announcements, board meetings and trade alerts.

Themes

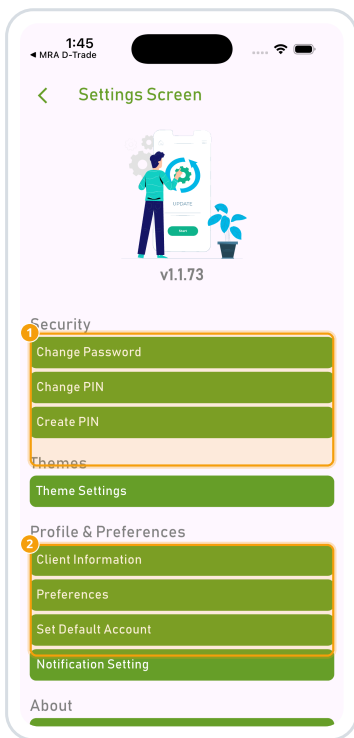
Choose **Light**, **Dark**, or **Auto** (which follows your device), and pick your preferred accent colour.

Security

- **Change Password** – update your sign-in password.
- **Change PIN** – update the 4-digit PIN you use to authorise orders.
- **Manage / Select Accounts** – choose which accounts are active and set a default account.

Feedback

Have a question or suggestion? Use the feedback form to send your name, contact details and message directly to the support team.

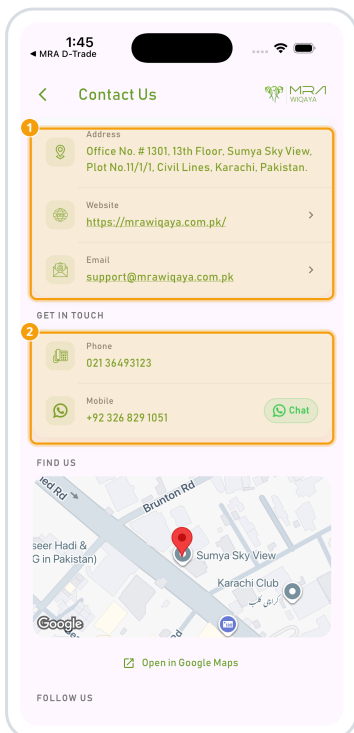


- 1 Security: change password, PIN and manage accounts
- 2 Profile & preferences, themes and notifications

20. Contact & Support

The **Contact Us** screen has everything you need to reach the team:

- **Get in Touch** – phone, mobile, email and a WhatsApp chat button.
- **Find Us** – the office address, with a one-tap link to open it in Google Maps.
- **Follow Us** – links to the official social media pages and website.



- 1 Address, website and e-mail
- 2 Call, or tap Chat to reach support on WhatsApp

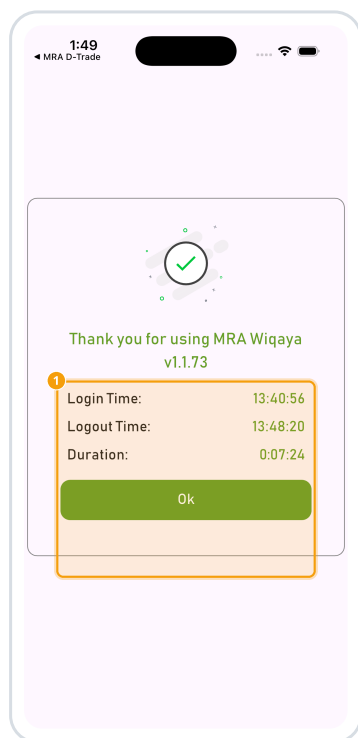
21. Switching Modes & Signing Out

Switching between modes

From the side menu, tap **Switch to Real Trading** or **Switch to Practice Trading** and confirm. The app moves you between your live and practice accounts.

Signing out

To sign out, tap **Logout** in the side menu and confirm. For your security, the app also signs you out automatically after a period of inactivity.



1 Logout confirms your session, then returns to sign-in

22. Quick Glossary

A few common terms you'll come across in the app:

- **Scrip / Symbol** – the short code that identifies a stock.
- **Limit order** – an order to buy or sell at a specific price you set.
- **Market order** – an order to buy or sell immediately at the best available price.
- **Volume** – the number of shares.
- **Portfolio** – the collection of stocks you own.
- **Ledger balance** – the running balance of your account.
- **P/L (Profit/Loss)** – how much you have gained or lost.
- **IBAN** – your international bank account number, used for transfers.
- **PIN** – the 4-digit code you enter to authorise a trade.