

➤ About ProPay

A Leading Provider of Payment Services to the Direct-Selling Industry



Founded in 1997 as a privately held payment services company with headquarters in Orem, Utah, ProPay has grown to become a leading provider of payment services to the direct-selling industry, enjoying trusted business relationships with such billion-dollar partners as Mary Kay, NuSkin, and Herbalife.

ProPay introduced its Internet payment systems in May 2000. In early 2007, the company launched the ProPay™ Payment Network, redefining the way companies think about paying commissions and moving money between the distributor and corporate. With ProPay, direct-selling companies can pay commissions quickly and cost-effectively to ProPay Accounts, issue custom-branded Prepaid MasterCard® Cards, offer easy-to-use, low-cost merchant services to distributors, and facilitate distributor wholesale purchases.

In 2003, ProPay was distinguished as the youngest company ever to receive the prestigious Direct Selling Association (DSA) Partnership Award, and has consistently delivered innovative payment tools to help companies simplify operations, reduce costs, retain and motivate distributors, and increase revenues.

By partnering with leading Internet and banking firms, ProPay has increased the accessibility and versatility of its services. Additionally, ProPay ensures security with its proprietary risk management software, which also significantly reduces the underwriting requirements for financial accounts. ProPay is a member in good standing with the Better Business Bureau (BBB) Online Reliability and Privacy Programs.

ProPay's highly experienced executive team brings a breadth of experience and management depth to the company, having held significant positions involving technical expertise or senior management in such leading firms as 3Com, FranklinCovey, Goldman Sachs, Intermountain Health Care (IHC), Novell, NuSkin, O.C. Tanner, PaineWebber, PeopleSoft, Sandlot, Sutro/TuckerAnthony, Times/Mirror, U.S. Robotics/Megahertz, and more.

"I wish that all of our suppliers were as reliable and as diligent as ProPay."

~Leslie Campbell,
President and CEO,
Tarah Cosmetics

"We have found ProPay to be innovative, capable and reliable in delivering merchant services to our Consultants."

~Kreg Jodie, Executive VP & CIO, Mary Kay Inc.

Powerful, Customizable and Cost-Effective Payment Solutions

ProPay has provided customized solutions for billion-dollar companies such as Mary Kay and Herbalife. With over \$1 Billion in transactions processed, thousands of people take advantage of ProPay's financial and credit card processing services every day.

In addition to providing distributors with its award-winning distributor merchant services, ProPay can help transform ordinary payment operations, such as paying commissions, into a strategic initiative that helps direct-selling companies retain, recruit, and recognize distributors.

For more information on how the flexible services of the ProPay Payment Network can help your direct selling organization reach its objectives, please call 1-888-227- 9856 or visit www.ProPayPaymentNetwork.com.

Trusted Partners

- Mary Kay
- Creative Memories
- Premier Designs
- Tastefully Simple
- BeautiControl
- Stampin' Up!
- Close To My Heart
- Morinda
- Lexus
- Advocate
- Tarrah Cosmetics
- Unicity
- Herbalife



Branded Prepaid MasterCard® Cards



Mary Kay



Creative Memories



Home Interiors



BeautiControl



Elite Express

"ProPay has given our Consultants top-notch customer service."

-Tammy Biery, Manager Marketing, Creative Memories