



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

It's no secret that direct-selling organizations thrive on effective distributor recruiting and retention in order to boost sales and grow revenues. The more immediate and synchronized commission payments are with the corresponding sales activity, the more energized about the business new distributors become. Indeed, even small increases in the average distributor activity period can mean a significant impact to the bottom line.

The ProPay™ Payment Network, developed by Orem, Utah-based ProPay, Inc., enables direct sales companies to increase the speed and frequency of commission payments; facilitate credit card transactions and wholesale orders; and close the gap between recruiting/sales activities and the money paid those actions. Founded in 1997, ProPay processes credit card transactions online for direct sales organizations, small businesses, professional service providers and other sole proprietorships. It introduced its Internet payment systems in May 2000 and has business relationships with some of America's largest banks.

## Five Customizable Payment Services to Answer a Range of Needs

The ProPay Payment Network is composed of five flexible services that can be tailored to support the recruiting, recognition, retention and cost-reduction objectives of an MLM or other direct sales organization:



### ProPay Commission Payments

Enables companies to pay earned commissions via a ProPay Account at savings over direct deposit or check processing systems. Funds can be accessed via a linked custom-branded, Prepaid MasterCard card.

- Companies can pay all their distributors or just those "un-banked" distributors who may not have access to traditional banking services and therefore are expensive to pay.
- Distributors are able to glean the most from every commission payment by keeping them separate from family funds.
- Even small commission payments feel larger because distributors have complete control over their money.
- Extend your brand into the community with a custom-branded Prepaid MasterCard card. This card helps legitimize the business opportunity and makes it easy for distributors to increase recruiting by starting conversations about the card.



### ProPay SpendBack™

Allows distributors to purchase wholesale products from corporate directly using funds in their ProPay Account rather than paying with a credit card. By doing so, direct-selling corporations can lower the cost of these transactions from 50 to 70%.

- Promotes distributor activity by simplifying the wholesale order process and helps distributors track, spend, and manage business funds and expenses separately from their personal finances without having to open a business bank account.
- Essentially a "Payment Intranet", ProPay SpendBack lets distributors purchase wholesale orders directly from their ProPay account rather than with a credit card. Up to 78% of commissions paid to a ProPay Account are used to buy wholesale products from corporate.



## ProPay SplitPay™

ProPay SplitPay™ integrates into your existing distributor websites to let you pay distributors instantly for customer Internet sales by enabling you to split transaction proceeds between the distributor and your organization.

- Since the credit card transactions are run through the distributor's ProPay Merchant Account, corporate doesn't have to bear the transaction costs.
- Distributors benefit by receiving an instant reward for orders placed via their websites; they get paid in real time rather than having to wait weeks to receive the proceeds for Internet orders.
- Because of an immediate perceived benefit, distributors are more likely to promote and use their website.



## ProPay InstantPay™

As mentioned earlier, paper paychecks and direct deposit accounts aren't conducive to making payments in real-time. Plus these traditional methods require distributors to open a business bank account or mingle their commission money with their family finances. By contrast, ProPay InstantPay™ enables companies to pay commissions and bonuses instantly, as well as customize timing and flow of payments to meet any commission or bonus structure. ProPay InstantPay helps create a "you do, you get" incentive to increase distributor loyalty and activity. Even small increases in sponsorship and retention can boost revenue by millions of dollars in some direct selling companies.



## ProPay Merchant Accounts

ProPay provides both corporate and distributor merchant accounts.

ProPay Distributor Merchant Accounts allow your distributors to take control of their customer transactions by accepting credit cards. Enabling your distributors to accept credit card payments from their customers gives them more control over their transactions while helping your organization eliminate the transaction fees associated with processing credit cards. With ProPay's award-winning merchant services, there are no gateway or statement fees, and no special equipment is required. Distributors can process cards using our simple online interface or via any touch-tone telephone.

ProPay also provides robust corporate merchant accounts with pricing to meet your high-volume needs. Because we know the direct-selling industry, we know the challenges you face. Other merchant account providers don't typically know the unique needs and profile of direct-selling companies. As a result, they often don't know how to underwrite direct-selling companies and either reject the application or charge higher rates. ProPay knows the direct-selling industry which allows us to underwrite accounts more accurately which means lower costs for you.

## Versatile Payment Solutions through an XML Interface

Each of the five ProPay Payment Network services employs ProPay's XML (Extensible Markup Language) application programming interface (API), which offers direct sales companies the ability to integrate payment services into their existing systems in order to facilitate payments and transactions, use credit cards, conduct transactions over the Internet, move funds between ProPay accounts, query balances, initiate transfers from a ProPay account to a checking account, and reduce paperwork.

For more information on how the flexible service 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](http://www.ProPayPaymentNetwork.com).