



## ProPay™ Corporate and Distributor Merchant Accounts

### PROPAY DISTRIBUTOR MERCHANT ACCOUNTS

If anything represents a win-win scenario in the direct-selling world, it's enabling your distributors to accept credit card payments from their customers, which gives them more control over their transactions while helping your corporation eliminate the transaction fees associated with processing credit cards.

#### The Easiest, Most Affordable Merchant Account For Distributors

ProPay's award-winning merchant account services are the gold standard in the direct-selling industry. Distributors can sign up and start processing in about 5 minutes. Unlike traditional merchant accounts, ProPay™ doesn't charge prohibitive fees and has pricing any distributor can afford. Distributors can process cards via ProPay's online interface or using any touch-tone telephone (including cell phones). No special equipment is required. ProPay™ can even provide special pricing for direct-selling partners.

#### How Companies Benefit from ProPay Distributor Merchant Accounts

ProPay™ Distributor Merchant Accounts is one of five flexible services within the ProPay Payment Network that can be tailored to support the recruiting, recognition, retention and cost-reduction objectives of an MLM or other direct sales organization.

ProPay Distributor Merchant Accounts enables organizations to:

- Increase potential corporate revenues and those of direct-selling associates while providing added flexibility for customers.
- Integrate the distributor's merchant account with their website, allowing them to accept credit card payment on Internet orders.
- Avoid bearing the cost of customer-to-distributor credit card transactions.
- Encourage distributors to reinvest in their business using proceeds in their ProPay Account.



"All the other vendors I looked at had confusing rates and hidden fees—but I couldn't be more pleased with ProPay. It's easy to understand. It's easy to process payments. I love that I can process payments online or by phone or send my clients an email link to do it themselves. I believe now that accepting credit card payments can add to your bottom line cause I've seen it happen."  
—Alison, MN

## ProPay™ Corporate and Distributor Merchant Accounts

### How Distributors Benefit from ProPay Distributor Merchant Accounts

Studies have shown that the average credit card order is two to four times larger than the average cash or check order. Consumers purchase more when paying by credit card. Distributors who make credit cards their preferred method of payment can reduce or eliminate bounced checks and decrease the time it takes to process orders. While some distributors may be hesitant to accept credit cards because of the processing fees, they actually make more money than they pay in fees because order sizes are larger. Plus, ProPay has none of the monthly, gateway or equipment fees of traditional merchant accounts. Distributors only need a computer or telephone to process cards.

With ProPay Distributor Merchant Accounts, distributors benefit by being able to:

- Grow their business by catering to customers who are inclined to use credit cards.
- Increase their average order size.
- Gain more control over their transactions.
- Sign up quickly and start taking credit card orders in five minutes or less from a trusted, source vs. weeks for a traditional merchant account.

“[Accepting credit cards] validates and legitimizes me as a business person. It shows that I’m not just working a hobby on the side—that I actually own a business.”  
—LeAnn, TX

## PROPAY CORPORATE MERCHANT ACCOUNTS

ProPay™ 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. Contact ProPay™ today for more information and to get a price quote.

### Versatile Payment Solutions through an XML Interface

ProPay™ Merchant Accounts is one of five flexible services within the ProPay Payment Network. Along with ProPay Merchant Accounts, the ProPay™ Payment Network includes four additional, customizable services:

- ProPay Commission Payments
- ProPay SpendBack™
- ProPay SplitPay™
- ProPay InstantPay™

Each of these services employs ProPay’s new 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).**