



## ProPay™ Commission Payments

### Pay Earned Commissions Quickly at a savings over paper checks or direct deposit

Your direct selling organization succeeds and expands largely on the efforts and enthusiasm of your distributors who evangelize your products and services. Since you depend heavily on distributor recruiting and retention for growth and competitiveness, the more quickly and easily you can pay sales commissions, the more committed and connected distributors become to the business.

ProPay™ Commission Payments enables companies to pay earned commissions via a ProPay Account at significant savings over expensive direct deposit or check processing systems. Distributors can then access their funds via a custom-branded, Prepaid MasterCard® Card. Companies can choose to 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 or other funds. Even small commission payments feel larger because distributors have complete control over their money.



Issuing a custom-branded Prepaid MasterCard Card can increase brand recognition and soften the recruiting environment for distributors. It's easy to strike up a conversation whenever distributors use their card!

### How Companies Benefit from ProPay Commission Payments

ProPay Commission Payments 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. Companies benefit from implementing ProPay Commission Payments in a variety of ways, including the ability to:

- Provide greater distributor service and satisfaction through greater speed and convenience.
- Eliminate direct deposit bounce-back fees (ACH Return) by paying to a static ProPay account vs. a checking account that might change.
- Provide a reloadable MasterCard account for “un-banked” distributors who may not have access to traditional banking services.
- Extend the brand to the point of sale by issuing a corporate-branded PrePaid MasterCard Card, thus legitimizing the opportunity and making it easier for distributors to approach prospective associates about the business.
- Increase distributor loyalty, status and recognition by issuing custom cards for each sales level achieved.
- Take advantage of the synergy of combining commission payments with other powerful ProPay Payment Network offerings.

Up to 78% of commissions paid to a ProPay Account are used by distributors to reinvest in their business!

## ProPay™ Commission Payments

Paying commissions to a ProPay Account has a tremendous side benefit. Distributors use up to 78% of commissions paid to a ProPay Account to purchase wholesale products from corporate. Not only can you accelerate and save money on commission payments, but you can also increase retention.

### How Distributors Benefit from ProPay Commission Payments

With ProPay™ Commission Payments, distributors benefit by being able to:

- Be paid immediately versus waiting several days for a direct deposit or check.
- Quickly grow their business and attract new customers with the branded MasterCard®.
- Get the most out of every commission payment by keeping them separate from family funds.
- Easily use their commissions to reinvest in their business.
- Enjoy flexible options for managing commissions: transfer them to their bank account, withdraw funds at an ATM, or spend them using their Prepaid MasterCard Card.
- Feel a greater sense of accomplishment, autonomy and control over their own financial destiny while enabling them to track expenses and reinvest to grow their business.

Distributors can use their branded Prepaid MasterCard Card to promote the business opportunity and engage in conversations as they purchase goods and services throughout the community. Distributors personally benefit because as they use the branded MasterCard, it makes it easy to start conversations about the products and easier to grow their downline. From a high-level perspective, the corporation also benefits from increased brand awareness, which can soften the recruiting and sales environment.

### Versatile Payment Solutions through an XML Interface

Along with ProPay Commission Payments, the ProPay Payment Network includes four additional, customizable services:

- ProPay SpendBack™
- ProPay SplitPay™
- ProPay InstantPay™
- ProPay Merchant Accounts

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).**