



ProPay™ SpendBack™

Reduce Corporate Transaction Costs on Wholesale Orders by 50%

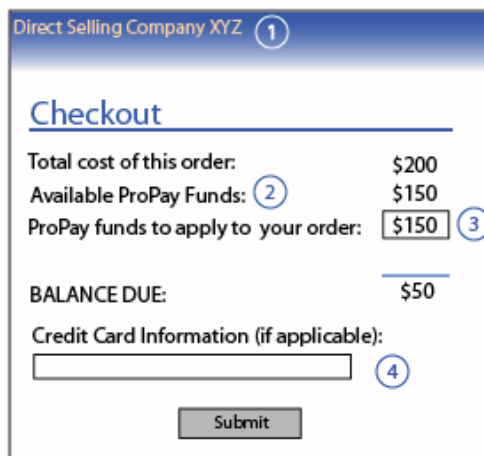
Cut costs and grow revenues. It's the perennial business challenge for executives of MLM or other direct sales organizations. Which is why it makes sense to consider ProPay SpendBack™, one of five flexible services of the ProPay™ Payment Network.

Consider It a “Payment Intranet”

ProPay SpendBack is essentially a “Payment Intranet” that lets your distributors pay for wholesale orders directly from their ProPay account at significant savings to your organization.

ProPay SpendBack eliminates the credit card processing fees that corporate pays on wholesale orders (typically over 2% of each order) and promotes distributor activity by simplifying the wholesale purchase process. Not only does SpendBack decrease your transaction fees, experience also shows that up to 78% of commissions paid to a ProPay account are used to place wholesale orders.

“By accepting payment from a ProPay Account you can save up to 50% on transaction costs.”



Direct Selling Company XYZ ①	
Checkout	
Total cost of this order:	\$200
Available ProPay Funds: ②	\$150
ProPay funds to apply to your order: ③	\$150
BALANCE DUE:	\$50
Credit Card Information (if applicable): ④	
<input type="text"/>	
<input type="button" value="Submit"/>	

1. The distributor places a wholesale order on the corporate website.
2. At checkout, the distributor can see how much money is available in their ProPay Account.
3. The distributor can choose to apply funds from their ProPay Account towards the order.
4. If there are not enough funds in the ProPay Account to pay for the whole order, the distributor may pay for the remaining balance using a credit card.

Create a Rewards Program for Wholesale Purchases

Another advantage of accepting distributor payments for purchases through the ProPay Payment Network is the ability of companies to use a portion of the cost savings to reward their distributors through the use of loyalty points or credit towards commission requirements. Rewards programs not only help distributors accelerate their advancement, but they also create a powerful incentive for distributors to reinvest in their business.

ProPay SpendBack™

How Companies Benefit from ProPay SpendBack

ProPay™ SpendBack enables your organization to:

- Reduce transaction costs on distributor wholesale orders by up to half.
- Save credit card transaction fees by accepting payment directly from Distributor ProPay Accounts.
- Increase the size and frequency of wholesale orders by making it easy for distributors to place wholesale orders and reinvest in their business.

How Distributors Benefit from ProPay SpendBack

With ProPay SpendBack, distributors benefit by being able to:

- Conveniently place wholesale orders and reinvest in their business.
- Track, spend and manage their business funds and expenses separately from their personal finances without having to open a business bank account.
- Speed up the order placing process.

Versatile Payment Solutions through an XML Interface

Along with ProPay SpendBack™, the ProPay™ Payment Network includes four additional, customizable services:

- ProPay™ Commission Payments
- ProPay Merchant Accounts
- 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.