

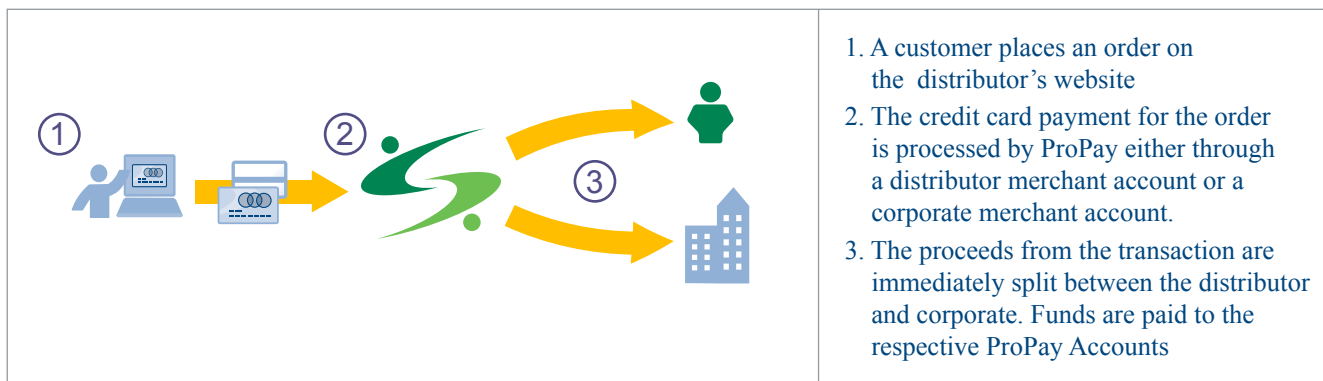


## ProPay™ SplitPay™

### Increase Adoption and Utilization of Distributor Websites

The Internet has evolved into a remarkably effective sales, marketing and communications tool for distributors in MLM and other direct sales organizations. Many direct selling companies want a way to maximize the adoption and utilization of distributor websites. Because the up front investment in development of such offerings has already been completed, additional usage and adoption is a high-margin prospect.

ProPay™ SplitPay™, one of five flexible services of the ProPay Payment Network, 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. Distributors receive earned commissions via a ProPay Account. Now, rather than waiting weeks to receive the proceeds for Internet orders, distributors are paid in real time. ProPay SplitPay can be configured so that internet transactions are run through either the distributor's ProPay Account or through a corporate merchant account.



### How Companies Benefit from ProPay SplitPay

ProPay SplitPay enables your organization to:

- Increase adoption and utilization of distributor websites by providing an instant reward for activity.
- Split transaction proceeds between distributors and your organization in real time.
- Customize split payment solutions for any need.
- Run credit card transactions through distributors' ProPay Merchant Accounts allowing corporate to avoid interchange fees.

### How Distributors Benefit from ProPay SplitPay

With ProPay SplitPay, distributors can:

- Receive commissions on Internet orders in real-time instead of waiting weeks.
- Increase their motivation to use their website based on an instant reward for orders placed.
- Earn more from their website.

## ProPay™ SplitPay™

### Versatile Payment Solutions through an XML Interface

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

- ProPay MyMoney Commission Payments
- ProPay SpendBack™
- Distributor Merchant Accounts
- 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).**