

## ProPay Commission Payments

### Recruit, Retain and Recognize Distributors with Value-Added Commission Payments

With ProPay Commission Payments, companies can pay earned commissions through a ProPay account. This method allows companies to recognize a significant savings over traditional, direct deposit or check-based commission payment systems. The funds can be accessed by consultants or sales agents through a company-branded Prepaid MasterCard® card. This convenient, cost-effective approach, allows companies to quickly pay independent contractors or distributors.

### Features and Benefits

- Cost effective commission payments
- Companies can Issue a custom-branded Prepaid MasterCard card and increase brand awareness and recruiting opportunities
- Pay “un-banked” distributors

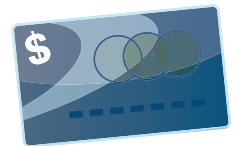


### Decrease the Cost of Managing Commission Payments

Traditional methods of paying commissions can be restrictive and costly to manage. Paper checks can cost as much as \$12 per check when considering the hard costs and labor required. Using direct deposit payments subjects companies to expensive ACH return fees if a distributor changes their checking account without notice. Many companies have to hire additional staff to manage these manual processes. By paying commissions to a static ProPay account, companies never have to worry about ACH return fees. ProPay's electronic payment system provides a flexible fee schedule that allows companies to save money on load fees and simplifies the manual processes associated with paying commissions.

### Issue a Custom-Branded Prepaid MasterCard® Card

Issuing a custom-branded Prepaid MasterCard that can be used to access funds in commission payment recipients' ProPay accounts, makes it easier for them to quickly access their money. As soon as funds are paid to their ProPay account, they can access them at over 1,000,000 ATMs worldwide or spend them wherever MasterCard debit cards are accepted. Recipients can also transfer their funds to any validated U.S. checking account.



### Increase Brand Awareness and Recruiting Opportunities

The direct selling model centers on conversations, and using the branded Prepaid MasterCard card makes starting those conversations easy. When using the branded Prepaid MasterCard card in everyday situations, distributors and independent contractors can easily and naturally start conversations about the business opportunity or products.

## Pay “Un-Banked” Distributors or Independent Contractors

A common problem for companies is paying commissions to those who do not have a checking account. This “un-banked” population can add a degree of complexity and cost to commission payments, forcing companies to pay commissions using expensive checks. Paying commissions to a ProPay account allows companies to pay un-banked distributors or contractors quickly and inexpensively. Un-banked distributors or contractors can then access their funds via the branded Prepaid MasterCard card



For more information about ProPay's Commission Payments options, call 888.227.9856 or e-mail [sales@propay.com](mailto:sales@propay.com).