How the ProPay Commission System works:

The ProPay commission system pays users by instantly moving money from a single master account to one belonging to another ProPay user. Prior to any commission being made, the master account must be funded with sufficient money to cover the attempted payment. It is also necessary that the destination account exist in good standing within the ProPay system. Failure to meet either of these conditions will cause a specific disbursement to fail. Each commission disbursement is considered, by the ProPay system, as a separate event, and as a result it is possible for a commission 'batch' to be processed successfully while individual attempts within it might fail.

Getting money into your source account:

- A ProPay account may also be used to charge credit cards and as such may obtain enough funds to cover commissions solely through processing. Never attempt a disbursement, however, without checking your balance!
- If you have been set up with a dedicated commission master account, you might need to transfer money from a merchant account to fund commissions. This can be done instantly and without cost by logging in to the ProPay website to move funds manually.
- If you need to wire money into your source account, you may request instructions by contacting ProPay's commission team at paymentssupport@propay.com. When sending a wire, you should email ProPay the amount of your wire and the account number to which funds must be posted so that we can expedite the process of funding your source account. ProPay will post funds to the account requested and respond via email when funds are made available for commission payment. Don't forget to check your balance before attempting a payment!

Running commissions by sending a file to ProPay:

- Commission files MUST be formatted correctly before they can be processed, and ProPay's commission team will never modify a commission file. Please see the ProPay Application Programming interface documentation for information on file formats. ProPay will review your file to ensure that the number of transactions and dollar amounts in the file match values contained in the file header, that the total dollar amounts match, and that your file contains a unique 'batch ID'. If these conditions are not met, you will be asked to modify your file and resubmit.
- ProPay will also not process your file if your source account does not contain enough funds to cover the entire batch.
- Batches are accepted weekdays between 8am and 5pm MT. To guarantee that your file will be processed the same day it is sent, you must email it to paymentssupport@propay.com prior to 1pm MST and ensure that your source account has been funded.

Commission processing using the ProPay API:

- ProPay's real-time API allows you to build a 'job' which can automatically make commission requests and receive a response immediately for each request. A success response means that the commission has already been paid.
- As the ProPay API will not allow payments if your source account's balance is negative, you must fund your source account prior to running any commission application.

Your system needs to provide feedback:

'Batch' requests contain multiple separate events, and each event will produce a specific response which is sent back to you. It is important that your system be capable of interpreting the multiple responses that our system provides. You need to know if a commission could not be paid for any reason!

If you send your commissions to ProPay as a batch, we will compile the responses and produce an XML file that can be read into your system (imported) or which can be read manually. It is much easier to read an XML file if you open it up in Excel rather than the default internet browser. To open an XML file using Excel, just place it on your desktop, right click on it, and choose 'Open With'. Once the file is open, look at the 'status' column. Every commission request contains this column, and if the status is anything other than zero, the commission payment has failed. Common response codes are listed in the following table:

00	Success. Your commission is paid
63	There is not enough money in your source account.
79	This commission cannot be paid because the account you are trying to pay has either been cancelled or has expired.
73	This commission cannot be paid because the account number that you have specified as the recipient of the funds does not exist within the ProPay system. (Note: the most common reason for this is that you have not included an account number at all and need to update your own records with the ProPay account number.)

These responses are returned to your system whenever you send transactions to the ProPay API as part of an automated process. Because you have contracted to have a commission job built for you, you need reports produced for your review. You need to know when and why a commission cannot be paid so that you can fix the problem before hearing from an angry distributor.

Correcting errors:

In order to disburse additional monies, you may send a second file, run an amended job, or log in and manually pay a commission on the website. Never send the same file again with changes expecting ProPay to process only the difference. ProPay runs files in their entirety and doing so will result in duplication of those commissions that were paid successfully the first time around.

ProPay has a strict policy prohibiting the manual manipulation of account funds without written consent and indemnification by the party which manages the commission program. If you need to correct errors by pulling funds back from a previously paid account, you must contact the ProPay legal team to obtain the appropriate indemnification letter.

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For more information on how the flexible services of the ProPay Payment Network can help your organization reach its objectives, please call 1-888-227-9856 or visit www.propay.com.