

Innovative Payment Solutions Any Way You Do Business.

SpendBack®

PROPAY[®]
A TSYS[®] Company



Every business is unique – and so are its payment needs. The ProPay® Payment Network helps businesses move funds between ProPay accounts. One of the ways this can be done is through the ProPay SpendBack solution.

Essentially a "Payment Intranet," SpendBack lets distributors pay for wholesale orders directly from their ProPay account at significant savings to the wholesaler. SpendBack can significantly decrease the cost that companies pay on wholesale orders and promotes distributor activity by simplifying the wholesale purchase process.

SPENDBACK[®]

SPENDBACK: HOW IT WORKS AND THE BENEFITS

Funds flow into a distributor's ProPay account from various sources such as product sales, bank transfers, commissions and bonuses.

Distributor/consultant spends funds back with a wholesaler/corporate by purchasing more product and paying with funds from their ProPay account. All transactions stay within the ProPay Payment Network which simplifies ordering, reduces transaction costs and accelerates the order process on both ends.



*Companies that use SpendBack can save thousands on transaction fees.**

Save Money and Time with SpendBack



Ask about Enhanced SpendBack.

Immediate access to funds

No waiting 24-48 hours for settlement

REDUCE TRANSACTION COSTS

Wholesaler/corporate saves money on credit card transactions. ProPay processes with no interchange fee and a substantially lower transaction fee than the card brands.

ALMOST IMMEDIATE ACCESS TO COMMISSIONS

Distributor can access commission deposits in their ProPay account within 24-48 hours (upon settlement). Much quicker than a check or direct deposit to their bank.

ENCOURAGE HIGHER REINVESTMENT BY DISTRIBUTORS

Typically, a company's distributor spending increases overall because they can replenish inventory conveniently from their ProPay account.

IMPROVE RETENTION

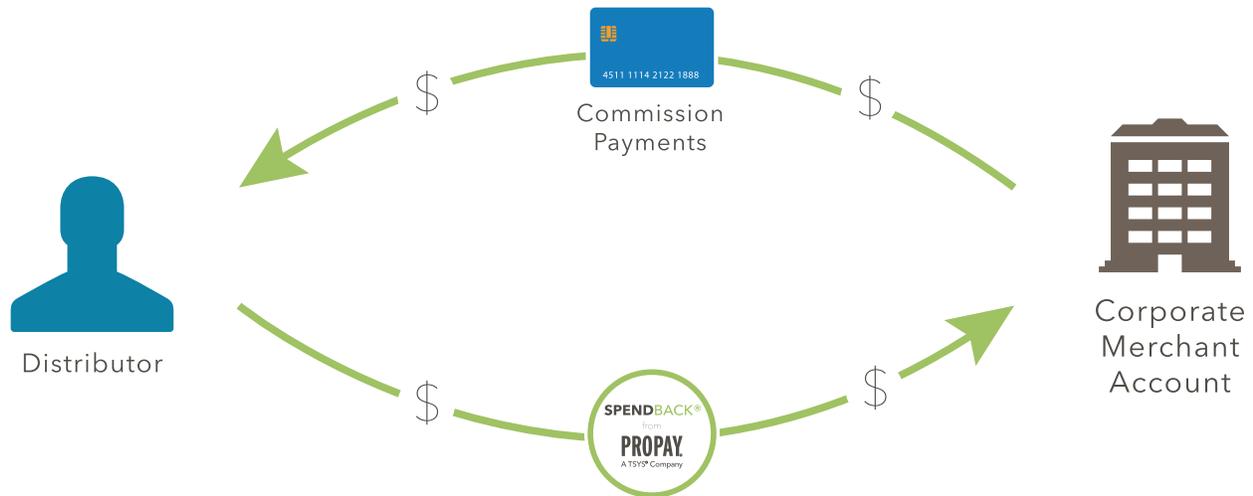
Meeting distributors' needs and keeping them on board and producing is an everyday challenge. Distributors appreciate the convenience, versatility and reliability that SpendBack and the ProPay Payment Network provide their businesses.

ENABLE REWARDS PROGRAMS

Companies can choose to retain the significant savings they realize from SpendBack or apply it toward a rewards program for distributors/consultants.

EXPERIENCE. INTEGRITY. INNOVATION.

ProPay is backed by payment expert TSYS®, a global industry leader with 30 years of experience and approximately \$121 billion in processing volume.**



YOUR LONG-TERM BUSINESS PARTNER, NOT SIMPLY YOUR PROCESSOR.

At ProPay, we're experts at navigating the payment waters. Our team has decades of experience with API-based payment solutions. And we understand how to converge payments with technology. We'll work with you to not only choose, but understand the options that best fit your needs.

For more information, call **888.227.9856** or email sales@propay.com.

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www.propay.com/spendback

*Wholesaler/corporate can process merchant/distributor credit card purchases through ProPay. ProPay's transaction fee is significantly less than the card brands and there is no interchange fee. **Source: TSYS internal corporate data. All trademarks contained herein are the sole and exclusive property of their respective owners. Any such use of those marks without the express written permission of their owner is prohibited. ©2017 ProPay Inc. TSYS® and ProPay® are federally registered service marks of Total System Services, Inc. All Rights Reserved. ProPay is a registered ISO of Wells Fargo Bank, N.A., Concord, CA. TS7201