



Merchant Services

The Commission Card is a Direct Selling Company branded VISA debit card issued by Money Network™.

Consultants will be able to access their commissions by:

- Electronically transferring their commission payment to a bank account.
- Writing checks to pay bills or themselves.
- Withdrawing funds through ATMs worldwide.
- Making purchases at retail stores or online.
- Sending money to individuals outside the country.





Merchant Services

Why is the Commission Card good for your Consultants?

- Commissions are available to Consultants the day Company releases funds.
 - Consultants save 1-5 days instead of waiting for your check to arrive by mail.
- Consultants are no longer tied to your mail box.
 - Consultants check cannot be lost in the mail.
 - Consultants can access your money regardless of where you are.
- Save time, money and energy.
 - Depositing or cashing their check is no longer required.
 - Consultants select how and when to access their funds.
- Minimum commission restrictions no longer have to apply.
 - Company pays all commissions regardless of amount.



Merchant Services

Who is Money Network?

- Money Network is a subsidiary of First Data, a global credit and debit card processing company.
- The DSA has partnered with Money Network to bring your Consultants a flexible, secure and timely solution for you to access your commission.

Do your Consultants need to enroll, apply or pass a credit check?

- No, Consultants do not need to enroll, apply or pass a credit check.
- All eligible Company Consultants automatically qualify for the card.
- The Company must securely provide Money Network with Consultants personal information to establish a card /account in their name.

Will the Company know how the Consultants spend their commission?

- No, the Commission Card usage is completely confidential.
- Company has no access to your transaction information.
- The Commission Card is the Consultants and managed by them.



Merchant Services

Are there fees with the Commission Card program?

- Yes, the Commission Card charges fees for certain uses of the card.
- The DSA has worked very hard to provide you the best possible payment solution.
- Available training will help you to either avoid fees or make informed decisions on whether the use fee is appropriate for you.
- Active Consultants will not be charged a monthly usage fee.
- Commissions loaded to the Commission Card can be accessed when and how your Consultants want.

What does a Consultant need to do to get their Company Commission Card?

Company requests your Consultants verify their personal information.

Items to check are:

- Billing Address
- Date of Birth
- Social Security Number



Merchant Services

- Call the Money Network customer service number to activate your account.
- Select the language (English or Spanish).
- Follow the automated voice (IVR) prompts for setting up 4-digit PIN (You will need the last 6 digits of your Social Security Number or Tax ID number).
- Your account can now be used.
- Your 4-digit PIN will be needed for ATM transactions, PIN purchases, automated assistance and internet account access.



Image © Microsoft Corporation



Merchant Services

- Call the Money Network customer service number, select the language, enter your card number and PIN. Account balance will be provided by the automated service for free.
- View your balance for free by logging into your online account profile at www.moneynetwork.com.
- Receive free text message(s) to your cell phone daily or weekly
- Receive free email notification(s) daily or weekly.
- **For a fee, you can also generate a balance inquiry at an ATM .**



Merchant Services

Call Money Network at 1-888-913-0900 for 24/7 bi-lingual customer service:

- Questions about your Commission Card /account.
- Establishing or re-setting your personal identification number (PIN).
- Accessing your account balance.
- Transfer funds to a bank account in the USA, Puerto Rico and Guam.
- Writing or requesting additional Money Network checks. Three checks will be mailed per request within 7-10 business days. There is no limit or charge for check requests.
- Lost / stolen card replacement.
- Transfer funds to Mexico / Latin America.
- Upgrade to portable Visa® account.



Merchant Services

- Go to www.moneynetwork.com
- Under "Cardholder Log-In "select the Money Network Service™ "Most Programs" option.
- Login to your account with your card number, PIN and date of birth.
- View current balance, account summary and monthly statements.
- Transfer funds to personal bank account(s).
- Setup balance notifications via email or through your cell phone by text message daily or weekly.
- Use Money Network Locator to find surcharge free ATM locations.



National ATM Coverage

1 of 12 ATMs in America is
an Allpoint Surcharge-Free ATM

Allpoint ATMs by Region



To check for the nearest Surcharge Free ATM location, please visit:

www.moneynetwork.com



Merchant Services

Signature Debit Transaction

- Swipe the card at the cash register PIN pad
- Select "Credit"
- Sign for Purchase
- No card transaction fee will apply

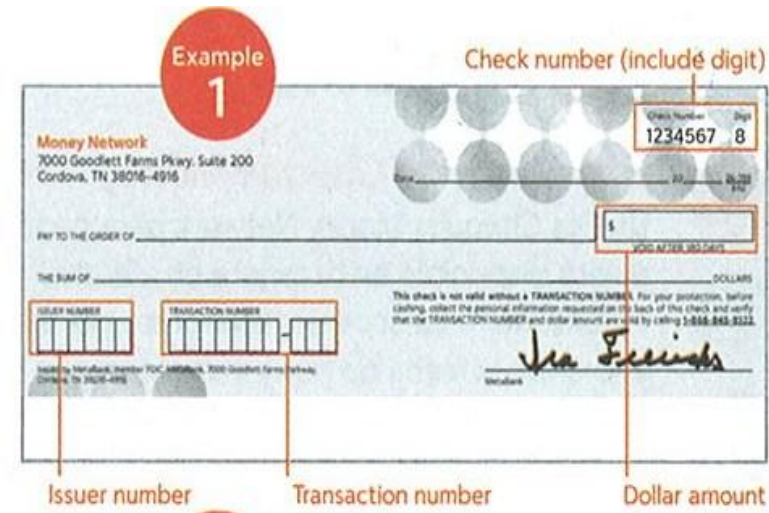
PIN Debit Transaction

- Swipe the card at the cash register PIN pad
- Select "ATM/Debit"
- Enter 4-digit PIN
- For cash back option, select "cash back"
- **Card transaction fee of \$0.25 will apply with or without cash back.**
- All debit purchases are limited to transactions within the United States, Puerto Rico and Guam.



Merchant Services

- Money Network Checks can be used to:
 - Access 100% of your commission
 - Access funds even if your card is lost
- Checks are not account specific, you must link the check to your account to make the check valid.
- Activate the check by calling Money Network's customer service number.
- Follow voice prompts to select a Money Network™ check.
- Complete the check with the name, date, dollar amount, issuer & transaction number.
- Checks carry no fee, but are limited to \$9,999.99 per transaction.

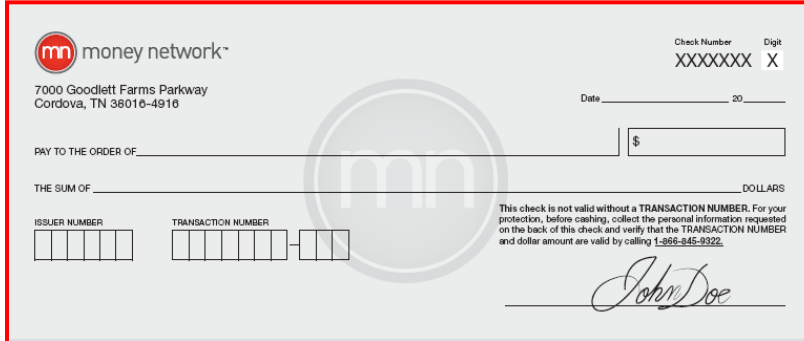


The Bounceless Money Network™ Check

Consultant generated as desired, no company involvement

Provides “pay to the penny” (100% access) to commission pay at no fee

- Paper negotiable document
- Free check cashing at participating locations including Walmart
- Delivers access to funds if Commission Card is lost or stolen
- Bill payment tool for the unbanked



The image shows a sample Money Network check form. It includes the Money Network logo and address (7000 Goodlett Farms Parkway, Cordova, TN 38016-4916). The form has fields for 'Check Number' (XXXXXXX) and 'Digit' (X). There are lines for 'Date' and 'Date' (_____, 20____). The 'PAY TO THE ORDER OF' field is followed by a dollar sign (\$) and a box for the amount. Below that is 'THE SUM OF _____ DOLLARS'. There are two sets of boxes for 'ISSUER NUMBER' and 'TRANSACTION NUMBER'. A signature line is at the bottom right with the signature 'John Doe'. A small disclaimer text is located near the signature line: 'This check is not valid without a TRANSACTION NUMBER. For your protection, before cashing, collect the personal information requested on the back of this check and verify that the TRANSACTION NUMBER and dollar amount are valid by calling 1-866-345-4922.'



Money Network is now part of the First Data Family, and provides cardholders with a safe, convenient, alternate way to get paid. View our broad range of prepaid debit solutions.

Under “Manage your Account Online” select the “Most Programs” option to log on.

Employee and Account Holder Log-in

Manage your Account online.

- [Money Network Service \(most programs\)](#)
- [Money Network Service for Walmart](#)
- [The ADP® TotalPay® Card and Money Network™ Check Program](#)

Employees and Cardholder Benefits

Discover the convenience and value of the Money Network Paycard and Checks.

[> About the Money Network Service](#)



LOGIN

Card Number

PIN

Login

[I forgot my PIN](#)
[Lost or Stolen Money Network Pay Card](#)

Now you can upgrade your Money Network™ Pay Card to a Prepaid Bank™ Account.

Your Money Network™ Card will work the same way it does today, but with even more benefits:

- **Prepaid Banking:** Your account comes with bounceless² Money Network™ Checks* to help you manage your money.
- **Pay for virtually anything:** Use your Money Network™ Card and Money Network Checks to pay for groceries, rent and other bills!
- **The card goes where you go:** You can now add another employer or take the card with you if you change jobs.
- **Add a card:** Request a card for a friend or family member.

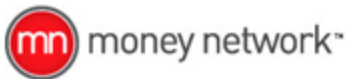
Reload, Cash Checks or Access Funds Find locations to reload your Money Network card, cash Money Network checks, or use an ATM that accepts Money Network.

[Money Network Locator](http://moneynetwork.via.informaw.net/locator/)
(http://moneynetwork.via.informaw.net/locator/)

Money Network Locator

Enter your Commission Card number (16 digits) and self-selected your PIN. You will be prompted to enter your date of birth to complete the log in process.

Merchant Services



Log Out

HOME

ACCOUNT HISTORY

CHANGE PIN

TRANSFER FUNDS

MY ACCOUNT

Select from the options below to transfer funds from your card.

[Transfer Funds to a Personal Bank Account](#)

Transfer funds to a personal bank account or financial institution account.

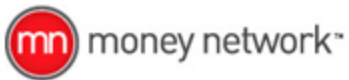
[Transfer Funds Using Orlandi Valuta](#)

Select this option to transfer money from the U.S. to any of the 32 states in the Mexican Republic using Orlandi Valuta, a subsidiary of Western Union®.

[Privacy Policy and Patriot Act](#) | [Contact Us](#)

You can also transfer funds to many Latin American countries through Orlandi Valuta, a subsidiary of Western Union. You must call Money Network to use this service and the cost is \$8.95 per \$1,000.

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Transfer your commission electronically to a checking or savings account.



Transfer Funds to a Bank or Financial Institution Account

If you currently have a Bank issued or Financial Institution issued checking account, you may choose to transfer funds from your card account into your checking account.

To transfer funds, enter a dollar amount to transfer and then enter the Bank Account information corresponding to your checking account.

Click Preview to review your amount to transfer and Bank Account information.

Please note the following important information concerning your transfer: Fees apply. Please refer to the fee schedule that you received with your Card for applicable fees. Transfers initiated on a banking business day prior to 06:00 PM eastern standard time will be available at your destination bank on the next business day. Transfers completed after 06:00 PM eastern standard time will be available on the second business day. Transfers initiated on weekends and holidays will be available at your destination bank on the second business day.

Account Balance \$25.00

Amount To Transfer*

Bank Name*

Account Number*

Routing Number*

BANK ADDRESS

⑆ 23456789 ⑆ 000000044078 ⑆ 2001

Routing/Transit Number

Account Number

To complete the electronic funds transfer, you will need the bank name, account number and routing number. This information can be found on a check issued from the account.

Set up balance notifications

Fill out the fields below to receive balance notifications via email or via your mobile phone. Please choose one.

Step 1: Select how you would like to receive balance notifications.

Select either email or mobile phone text messages:

Send balance notifications to my email address.
Note: There is a charge of \$0 per email message sent.
Email Address:

Send text messages to my mobile phone.
Note: There is a charge of \$0 per text message sent*.
*Your mobile provider's standard rates for sending and receiving text messages may apply.

Mobile Phone #:

@ Carrier Name:

Note: If carrier selected is 'Other', then please enter your mobile phone number above and your service provider's text messaging address (domain name), excluding the @ sign. Please contact your service provider directly if you are unsure of the domain name.

@
Other Carrier Name
(Example: bigbuttonphone.com)

Under "My Account", you can set up to receive balance notifications through email or mobile text message.

There is no cost for this service.

Contact Information

Donnie Stricker

Vice President, Strategic Partnership

Office: 502-315-5038

Mobile: 812-786-1723

E-mail: donald.stricker@bankofamericamerchant.com