

The idea of PayQuicker began in 2007 when founder, President and CEO, Paul Beldham, saw many drawbacks for clients and their payees with new e-wallet payout solutions. Wallets were not providing payees with their actual funds at the time of payment nor providing instant use of the funds. They were holding payments in a commingled account and making money on float. It took payees time and effort to move money to their card. Once money was put on the card, if they lost the card – the money was gone. Beldham knew clients and payees were not happy with this solution.

The PayQuicker team quickly set out to develop a secure instant payout platform that delivers payment to a **payee-owned** insured bank account with a linked debit card, similar to a standard checking account. As soon as the payment is made, the funds are available in the insured account and available to spend instantly online through a virtual card, at retail with a plastic prepaid debit card, or by loading the card to a mobile wallet — such as Apple Pay, Google Pay, or Samsung Pay. This solution made direct sales reps happy. Clients found that when they paid their sales force commissions as soon as they made a sale, the distributors would be motivated to sell more, funding business growth. They also attracted and retained more of their commissioned sales force, which made clients even happier.

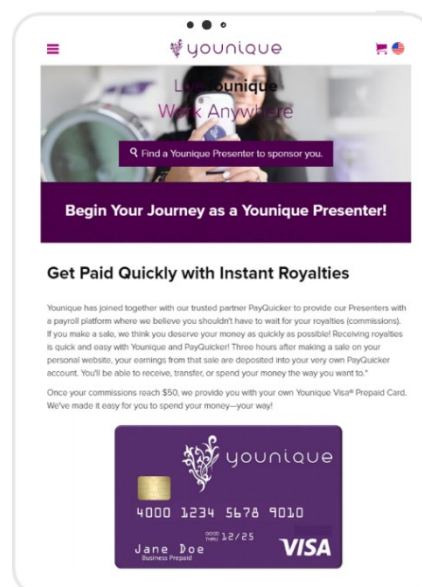
Fast-forward to today – PayQuicker partners with global banks, processors, and global card networks to provide a seamless global payment platform that allows direct selling businesses to make instant secure mass payouts in local currencies to secure distributor accounts around the globe. The PayQuicker platform offers a low cost, fully customizable, client-branded portal and experience with advanced technology that becomes the client's competitive advantage.

For the past two decades, PayQuicker has revolutionized payouts for hundreds of businesses ranging from startups to global enterprises. A majority of our clients are direct selling business models and we provide customized payout solutions perfect for direct sales organizations in any industry or size. The PayQuicker global payout platform enables DSOs to grow faster by providing their representatives with instant commissions and purchasing power — immediately funding more business-building activity. Getting commissions to representatives faster helps them invest in their business, increases retention, and incentivizes new distributors to join – ultimately driving client business growth. PayQuicker has a shared vision with each of our clients – happy payees. We focus on continuous improvement motivated by client and payee feedback. Our client and payee satisfaction is demonstrated by the frequent referrals we receive from satisfied clients and their distributors, which results in winning additional business in the direct selling industry!

Below are some examples of how PayQuicker has provided a valuable partnership to various direct selling organizations through its client-tailored services.

Younique

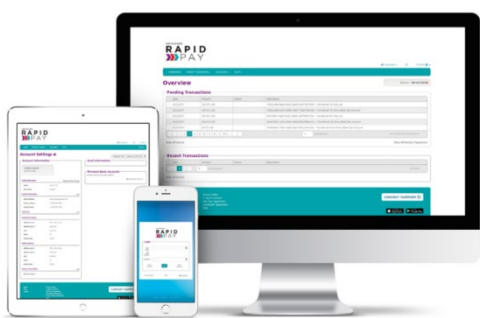
PayQuicker has been a trusted partner of Younique, a DSA Top 20 member company, since they were founded in 2012. PayQuicker has been instrumental in supporting Younique's growth as it scaled from a startup to the enterprise company it is today. With the PayQuicker solution, Younique is powered to offer commission payouts to their Presenters within three hours of making a sale. Younique has leveraged the PayQuicker feature and benefits in their marketing programs as a competitive advantage to retain and attract more Presenters.



Since onboarding and throughout the many years of partnership, PayQuicker is dedicated to optimizing Younique's growth with support for their global expansion, seamless Presenter experiences, and customized programs that meet their evolving needs. As a complete payout program manager, the PayQuicker team provides support to all Younique business departments – from development to finance and marketing. PayQuicker also reduces Younique's staffing requirements by providing live multilingual support via phone, email, and chat, handling payout and account inquiries for Younique Presenters in our dedicated call center and by providing year-round tax services for the collection and distribution of tax-related documents.

"When we founded Younique in September 2012, our mission was not only to uplift, empower, and validate women across the globe but also change the way commissions were being paid out. Our partnership with PayQuicker has allowed us to pay commission to our Presenters within three hours of making a sale, completely changing the traditional commission payment paradigm. As we continue to expand aggressively, PayQuicker has been there every step of the way. We cannot think of a better payment solutions partner than PayQuicker."

– Derek Maxfield, CEO & President, Younique



AdvoCare

AdvoCare, a top direct selling company, launched the PayQuicker instant payouts solution in December of 2019. Within the first year of partnership, AdvoCare has increased the number of active distributors being paid on the PayQuicker platform by 20%.

As AdvoCare transitioned to its new compensation model at the end of 2019, PayQuicker provided new and improved features for their distributors. Commissions are paid faster, funds are kept safer, and the need for distributors to preload the RapidPay debit card was eliminated. Distributors are kept well-informed with improved communications and notifications, and are provided

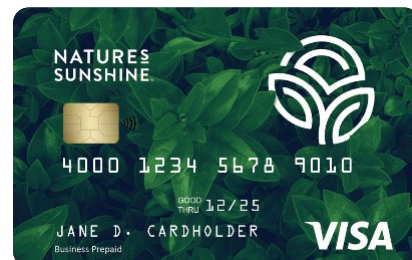
clear transaction history that simplifies funds management. PayQuicker also helped to reduce fees for distributors and provide savings for AdvoCare.

With the PayQuicker white-labeled solution, AdvoCare offers commission payouts to their distributors as often as they would like, with instant access to their funds. AdvoCare leverages the PayQuicker program benefits as a competitive advantage to retain and attract more distributors. AdvoCare distributors are able to access their insured commission account from any device through the RapidPay mobile-responsive web-based commission account portal and app powered by PayQuicker. AdvoCare's global needs and expansion plans are supported by PayQuicker's multilingual interface, which uses hand translations in 16 languages to ensure easy-to-understand navigation. AdvoCare distributor accounts are protected with PayQuicker platform's multiple layers of enhanced security including two-step verification and if a card is lost or stolen, balances are safe in distributor-owned accounts.

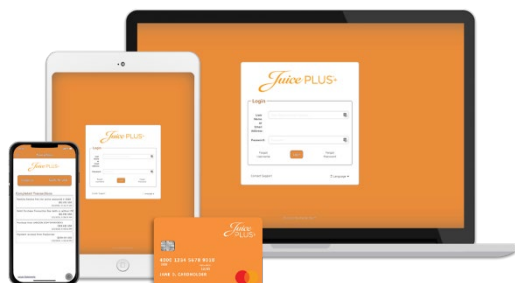
As more companies evolve their compensation models, the enhanced regulatory, compliance, and security features PayQuicker provides via a good funds account model ensure both the client and their distributors remain in good standing and in full regulatory compliance.

Nature's Sunshine

Nature's Sunshine, a leading natural health and wellness company listed in the 2020 DSN Global 100, partnered with PayQuicker earlier this year. With the PayQuicker solution, Nature's Sunshine is able to pay their affiliates 30 minutes after a referred customer makes a purchase. Commission funds are instantly available in the affiliates' FDIC insured business accounts, where they can transfer to their personal bank, send instant payments to other



affiliates, purchase more Nature's Sunshine product, access their virtual card for instant online spend, and more! Commission payouts are immediately available to spend in local currency on the branded Nature's Sunshine prepaid debit card provided to all earning affiliates. Moving at the speed of today's digital age and Fintech trends, PayQuicker provides account holders with the ability to load their virtual and plastic card to their smartphone mobile wallet such as Apple, Google and Samsung Pay. PayQuicker powers Nature's Sunshine to provide features and benefits that motivate affiliates to keep making sales, driving business growth, and increasing Nature's Sunshine brand visibility every time they spend with their branded card.



Juice Plus+

As a leading wellness and supplement company, Juice Plus+ continues to expand around the world. This year, they launched into Mexico and were able to take advantage of the PayQuicker wallet solution providing partners with a local MXN Juice Plus+ debit card. The solution is live and the feedback from partners has been very positive.

Juice Plus+ has amazing products and their marketing efforts in Mexico proved fruitful with large product sales and new partner signups. Mexico partners were eager to be paid and are able to immediately access their commissions. They have the option to transfer funds out to their local bank account or to their Juice Plus+ debit card. We continue to work with Juice Plus+ to provide PayQuicker solutions and benefits to their global markets.

Solvasa Beauty

Solvasa Beauty hit the beauty industry scene with disruptive innovation and an integrative beauty movement. To remain competitive, modern, and innovative, they chose PayQuicker as their payout solution in 2019. With the extensive direct selling leadership experience, it was clear PayQuicker could offer what their Solvasa Beauty sales force wanted — instant commission payouts and spend flexibility.

Instead of waiting for a check or direct deposit, affiliates can spend earnings the moment they receive a payment notification. Affiliates have the choice of seven different spend options to fit their lifestyle while building their social selling community as leaders in integrative beauty. These options include:



- **Branded debit cards:** Affiliates can spend anywhere in the world with a Solvasa-branded plastic card
- **Instant virtual cards:** Affiliates have instant online access to funds with virtual cards upon account registration. Cards can be used immediately online or loaded to their smartphone wallet for use at retail.
- **ATM cash:** Cash can be conveniently accessed from an ATM
- **Bank transfers:** Funds can be transferred to a personal bank from their account portal
- **Mobile wallets:** Affiliates can load their virtual and plastic Solvasa Beauty cards to Apple Pay, Google Pay, and Samsung Pay for on-the-go access
- **Spendback:** Affiliates can purchase Solvasa Beauty product with their PayQuicker account, reducing chargebacks and merchant processing fees
- **Affiliate to affiliate:** Funds can instantly be transferred from one affiliate to another using portal or mobile app

Within six months on the PayQuicker platform, Solvasa Beauty has increased the number of affiliates being paid out by 24%. PayQuicker is looking forward to their continued growth and success in the direct selling industry and will be here to support them along the way.