

LifePharm Global Network knows how important commissions are to your business.
That is why we offer you a better choice for receiving them fast.

An easier way to get paid from LifePharm Global Network

AVAILABLE TO LPGN IBOs WORLDWIDE

Payoneer[®]



PAY CARD



GLOBAL BANK TRANSFER

With Payoneer, you benefit from:

- **Fast processing time**
- **No credit checks**
- **No bank account required if you sign up for the Payoneer Pay Card**
- **Convenience: Use the card to make purchases online, in stores and at ATMs worldwide**
- **Card-to-card transfer option**
- **Your funds are secure if your card is lost or stolen**



Payoneer FAQs

Q: Who is Payoneer?

A: Payoneer is a global payments company that offers a safe, efficient and convenient method for individuals around the world to get paid.

Q: What is the Payoneer Pay Card?

A: The Payoneer Pay Card is a prepaid card that works just like any other debit card, and can be used to make purchases online, in stores, and at ATMs worldwide where Mastercard®/Visa is accepted. You can use the Pay Card to receive the commissions you earn with LifePharm Global Network.

Q: Who is eligible to sign up for Payoneer?

A: LifePharm Global Network has made Payoneer available to all LPGN IBOs residing in the U.S., U.S. Territories, and outside of the U.S.

Q: How do I sign up for Payoneer?

A: Once you earn at least \$10 USD in commissions, you can sign up for Payoneer in the eWallet page of your Virtual Office. You can choose to sign up for the Pay Card or the Global Bank Transfer. If you click on the "eWallet Transfer" tab, you will see the link appear. You can also access your Payoneer link in your Virtual Office by going to Settings> Account> Commission Payment Method and clicking the "View" arrow. Click on the Payoneer link to sign up.

Q: Will my Direct Deposit be automatically cancelled once I sign up for Payoneer?

A: Yes, signing up for Payoneer will replace Direct Deposit as your method of receiving commissions.

Q: Can new U.S. IBOs choose Direct Deposit when they enroll to receive their commissions?

A: Newly-enrolled U.S. IBOs will have a choice of receiving their commissions via Direct Deposit or Payoneer.

Q: Who can use my Payoneer Pay Card?

A: Only the cardholder, as listed on the Payoneer Pay Card, is authorized to use the card.

Q: What happens to my card if I don't use it?

A: Your Payoneer Pay Card may be blocked after six months of inactivity (no load, no use and the balance of the card is zero) for security reasons. Once you load the card again, it can be unblocked. After one year of inactivity, the Payoneer Pay Card will be cancelled.

Q: Can I use my Payoneer Pay Card to withdraw from an ATM?

A: Yes, the Payoneer Pay Card can be used at ATMs worldwide where MasterCard®/Visa is accepted. Please note: Your Payoneer Pay Card is prepaid, and requires you to have funds available on your card prior to attempting a withdrawal or a payment. If you try to withdraw more than is available on your card, the transaction will be declined and the ATM may seize your card.

Q: Can I use the card to make online purchases or pay bills online?

A: Yes, you may use the Pay Card to make purchases and pay bills online.

Q: How long does it take to receive commissions through Payoneer?

A: It takes 5 to 7 business days to receive your commissions on the Payoneer Pay Card or via the Global Bank Transfer from when your eWallet withdrawal request is made.

Q: Is the Payoneer Pay Card secure?

A: The Payoneer Pay Card is PIN protected to keep your account and the money in it secure.

Q: What is the PIN?

A: Your PIN is the confidential four-digit Personal Identification Number that you choose when activating your Payoneer Pay Card. You will be required to enter your PIN when withdrawing cash at an ATM or when making a debit purchase in person at a cash register.

Q: Can I change my PIN?

A: Yes, you can change your PIN by signing on to your online "My Account" page (www.Payoneer.com) after you log in, going to "Account Settings" → "Change PIN." Follow the instructions on screen to change your PIN.

Q: How long until I receive my Pay Card once requested?

A: You should receive your Payoneer Pay Card within about five to seven business days of your request if you live in the U.S., and three weeks after your request if you are an International IBO.

Q: How do I activate my Payoneer Pay Card?

A: You can activate your card by calling the telephone number you received by mail, or you can go to www.Payoneer.com "Support Center" → "Activate Card."

Q: How I can make a withdrawal from my LPGN Virtual Office?

A: Under the eWallet tab, choose "eWallet withdrawal." You will be prompted to enter your eWallet password and withdrawal amount. Finally, click "submit."



Payoneer FAQs

Q: What will happen after I click “submit”?

A: After you click “submit” LifePharm Global Network will transfer your commissions to your Payoneer account and you will receive an email. In that email will be a link you must click to retrieve your commissions. You will receive an email from Payoneer every time you withdraw commissions from your eWallet.

Q: Can I access my account online once I sign up for Payoneer?

A: Yes, you can. You can access your payment history and transactional information online by clicking on “My Account” on the Payoneer website (www.Payoneer.com). The web site is available in 19 languages: Arabic, Chinese (Simplified and Traditional), Danish, English, Finnish, French, German, Greek, Hebrew, Hungarian, Japanese, Korean, Malay, Polish, Portuguese, Russian, Spanish and Turkish.

Q: What if I have questions about my card?

A: For questions about the Payoneer Pay Card, please contact the Payoneer customer support department at 1.646.658.3695 x2. The Payoneer call center provides cardholders with live agent support in nine languages: English, German, Hebrew, Hungarian, Japanese, Mandarin, Portuguese, Russian and Spanish. Payoneer also provides cardholders with their card balance and their last four transactions. Email support is available in 60 languages. You can also [click here](#) for “how-to” videos from Payoneer for the Pay Card and Global Bank Transfer.

Q: What if I lost my card or it was stolen?

A: If you have lost your card or your card was stolen, please contact Payoneer at 1.646.386.2434 (toll free). Payoneer is available 24 hours a day/7 days a week for reporting a lost or stolen card.

Q: Once I sign up for the Payoneer Pay Card, when does it go into effect?

A: Once you receive and activate the Pay Card, your previous choice of withdrawal payment will end and your card will go into effect immediately.

Q: What fees are associated with Payoneer?

A: Please refer to the fee schedule below for all fees associated with Payoneer:

| ITEM | PRICE (USD) | HOW APPLIED |
|---|-------------|---|
| FEES FOR U.S. IBOs | | |
| Card Activation fees (U.S.) | \$9.95 | One time - when card is first loaded |
| Loading fees Card - Immediate | \$0.75 | Per transaction - each time a payment is loaded to the account |
| Account maintenance fees* Monthly fee | \$2.00 | Monthly, applies when there are no POS or ATM transactions for 120 consecutive days |
| Usage fees | | |
| POS transaction | FREE | Per transaction |
| POS decline | FREE | Per transaction |
| PIN transaction | \$0.50 | Per transaction |
| PIN decline | \$0.50 | Per transaction |
| ATM withdrawal (U.S.) | \$1.75 | Per transaction |
| ATM withdrawal (International) | \$3.50 | Per transaction |
| ATM decline | \$0.50 | Per transaction |
| ATM balance inquiry | \$0.50 | Per transaction |
| Card to card transfer | \$0.50 | Per transaction |
| Card to US bank withdrawal | \$1.50 | Per event |
| Balance inquiry via website | FREE | Per event |
| Replacement of lost/stolen card | \$7.00 | Per event |
| Global Bank Transfer | | |
| Enrollment | FREE | One-time |
| Account Loading | \$1.50 | Per transaction |

*Monthly account maintenance fee is deducted from available balance only. Fees will never drive an account negative.



Payoneer FAQs

| ITEM | PRICE (USD) | UNIT | HOW APPLIED |
|--|-------------|----------------|---|
| FEES FOR INTERNATIONAL IBOs | | | |
| Card Account | | | |
| Card Activation | \$9.95 | Per card | One time - when card is first loaded |
| Loading Payments - Standard (Within 2 days) | \$1.25 | Per load | Each time a payment is loaded to the account |
| Loading Payments - Immediate (Within 2 hours) | \$3.75 | Per load | Each time a payment is loaded to the account |
| Monthly Card Account Maintenance | \$1.00 | Per 1 month(s) | From available balance |
| Card Replacement | \$7.95 | Per card | One time - when issuing a replacement card |
| Account Inactivity Fee | \$3.00 | Per 6 months | From available account balance - when no activity is recorded during specified time period |
| ATM/Cash Withdrawals or Transactions | | | |
| ATM Withdrawal or POS/Bank Teller Cash Disbursement - Outside the U.S. | \$3.50 | Per Trx | When withdrawal or disbursement is requested (*surcharge may also be applied by your ATM/POS service provider) |
| ATM Decline Fee | \$1.00 | Per Trx | When withdrawal request is declined (*surcharge may also be applied by your ATM/POS service provider) |
| ATM Balance Inquiry Fee | \$1.00 | Per Trx | When withdrawal balance inquiry is made (*surcharge may also be applied by your ATM/POS service provider) |

