



Global Commission Payment Solution



Direct Selling Organizations >

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The challenges of global commission payments distribution

Organizations in the direct selling industry face a number of challenges when it comes to making and disbursing commission payments to distributors on a local, and particularly international, basis.

High costs associated with paper-based check production and distribution, lost checks, stop checks, and check re-issuance are a common problem faced by many companies, which are further compounded when payments need to reach customers spanning the globe. The high cost of wire transfers, as well as dependence upon debit card programs as the only means of making payments to distributors worldwide, means that an organization's global payment distribution costs can rise substantially while providing a less than ideal payments experience for recipients.

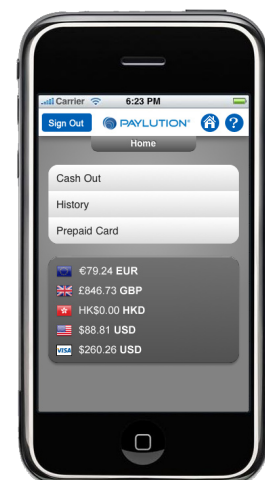
Additionally, direct selling organizations that have actual corporate operations established in international markets typically find themselves using multiple payment processing systems for each region, adding unnecessary IT, operational and payment systems complexity across the entire enterprise. Such organizations would benefit from a unified payments solution that could not only solve their global payment challenges, but also enable them to reduce costs and complexities, support existing and future business growth across global markets, and enhance their distributors' payments experience.

Solving the global payments challenge, enabling new opportunities

As chosen by some of the top direct selling organizations in the industry, the Paylution secure commission payment platform is a true global payment solution. Paylution enables companies to fund payments in any currency they operate in and send those funds electronically to distributors around the world, while also opening up a wider variety of choices for recipients in terms of how they wish to access and redeem their earnings.

Unlike other offerings in the marketplace, Paylution enables direct selling organizations to leverage the benefits of a single solution and point of integration, a growing global payment distribution network of 50+ countries worldwide, and localized payment services deliverable in multiple currencies and languages across both online and mobile channels.

Paylution's numerous delivery options provide the ultimate in corporate and recipient payments flexibility. For example, once a payment has been credited to their account, distributors can sweep their earnings to their local bank account in their native currency, top-up their pre-paid airtime credits or transfer them to international mobile phone accounts, or simply choose to receive their earnings in the form of a cash pickup at retail agent network locations, such as any Western Union worldwide.



Mobile account access & payments functionality

The Paylution Global Commission Payment Solution

Key features and benefits of the Paylution solution include:

- **Multi-channel:** leverage the ultimate in payments flexibility by providing multi-channel payments delivery across mobile phones, SMS text messaging, mobile apps, online/Internet, via prepaid cards, or cash pick-up locations
- **Multi-currency:** Send payments in 25+ currencies, and provide distributors convenient access to their funds in local, domestic currency
- **Multi-lingual:** enhance distributors' payments experience through localized, multi-lingual payment services in 15+ languages, across multiple channels and interfaces such as the mobile phone and web
- **Multi-access:** enable distributors to quickly access their commissions via online funds transfers direct to bank accounts, through Western Union worldwide locations, via branded prepaid cards, or through mobile phone airtime credits
- **Bank account debits:** drive new revenue opportunities for your organization by enabling distributors to purchase your products and services over the web or mobile phone -- 100% electronically, using funds direct from their bank accounts
- **Mobile airtime credits:** give distributors additional payments value, by providing the option to convert commission payments to mobile phone airtime credits, or enabling them to transfer airtime credits to recipients in international markets
- **Global payment networks:** extend your organization's payments reach through quick, cost-effective payments delivery to 50+ countries worldwide, by leveraging our extensive global payment network and in-country banking relationships
- **White label:** deliver branded payment services under your corporate image via white labeled websites, mobile phone applications, and prepaid cards
- **Single, unified solution:** simplify IT, operations and systems integration through a single, unified solution that provides complete payment processing, distribution and settlement, account management, customer service capabilities & reporting

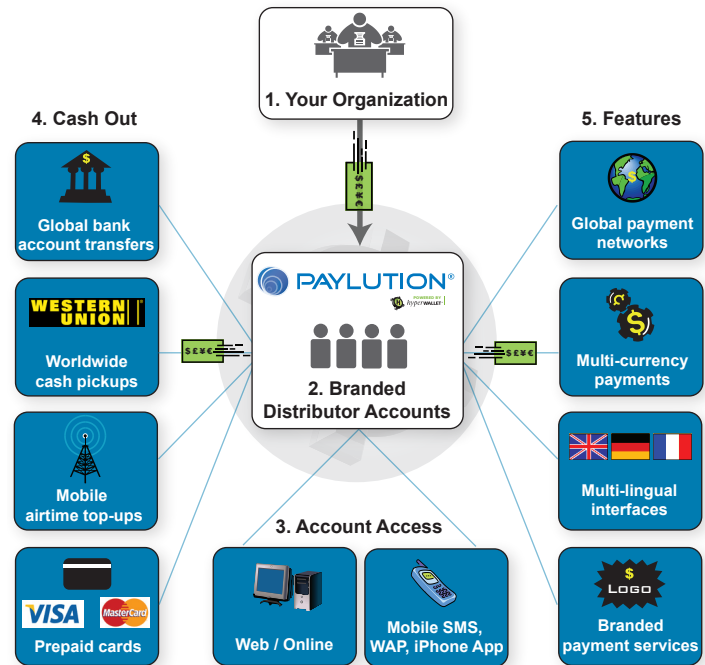
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How it works

1. Your organization transfers customer details and loads funds to *hyperWALLET*
2. *hyperWALLET* credits distributor accounts & distributes payments worldwide
3. Your distributors easily access their accounts via web & mobile channels
4. Your distributors quickly obtain their payments via multiple cash out options
5. Organizations and distributors enjoy the benefits of branded, multi-currency and multi-lingual payment services, worldwide



Case Study: MonaVie

Introduced in January 2005, MonaVie develops and markets scientifically formulated, premium quality nutritional products specifically for person-to-person distribution. MonaVie is sold in the United States (and all its territories), Canada, Australia, New Zealand, Singapore and Japan, and they are rapidly expanding to other markets around the world as they build a truly global brand.

"MonaVie is a global business with distributors in nearly every continent of the globe, which can make for significant payment distribution challenges," states Rob Ferguson, VP of Information Technology, MonaVie. "Sending checks and debit cards worldwide is expensive and logistically time-consuming for everyone involved. Instead, we wanted a more efficient payment distribution method, one that Paylution was easily able to provide."

Paylution provided MonaVie with a secure, 100% electronic commission payment solution -- www.mypayhub.com -- that enables them to send instant commission payments, in any currency they operate in, to distributors worldwide via the Internet. Once received, distributors sweep their payments to their local bank account, in their domestic currency, where they have quick and convenient access to their funds.

"The benefits and value of the Paylution solution go far beyond cost-effective global payments distribution," notes Ferguson. "They've enabled us to expand our payments reach internationally, provided a lower-cost alternative compared to other payment methods, and given our distributors a faster, more convenient way of receiving their commissions -- on-time, every time, no matter where they might be."

The Result: Unmatched global payment delivery options for direct selling companies

Leveraging Paylution enables direct selling enterprises that face global payment challenges to unify their payment processing under a single platform, cut payment distribution costs, enhance the payments experience for their distributors, and efficiently support business growth across new international markets in native languages and currencies.

Only Paylution provides this level of unified, 100% electronic, brandable payment solution that offers this many options for worldwide payments delivery and accessibility. Enabling your distributors to receive their commissions at their convenience via the web, mobile phone, via Western Union cash pickups, on branded prepaid cards or through mobile airtime credits provides immense value and flexibility, options which remain unmatched by traditional payment methods like checks or other alternatives on the market.

Isn't it time your company leveraged the benefits of the Paylution global payment solution?

View video demos of Paylution at www.hyperwallet.com/demo, phone +1 (604) 482-0090 or email solutions@hyperwallet.com to learn more.

About *hyper*WALLET

*hyper*WALLET delivers secure, global-grade payment technologies to organizations who require a simplified way to access or leverage the global financial network.

Since 2000, we have become a leading provider of online and mobile payment, international payments, card products and financial technology solutions to world-class customers in Canada, the U.S. and internationally.

With hundreds of customers that touch millions of users, our clients span numerous sectors including direct sales, financial services, business and government.

As a leading-edge payments technology company committed to your needs, you can count on *hyper*WALLET to deliver the solution you need, the way you need it, when you need it.

Our Philosophy

Innovate, Partner, Deliver.

These three words form the basic core of our company. It's what we do best, and it's how we empower your organization to connect to and leverage the global financial network.

Innovate

Innovation is a factor in everything we do. We are continually refining, enhancing, and evolving our global-grade payment platform in order to better serve you, our clients and your customers. We're also adept at thinking outside the box, helping organizations realize and develop innovative new business and revenue opportunities through strategic partnerships.

Partner

We have a history of partnering with top-tier, world-class organizations thanks in part to our technology, history, and expertise in the payments industry. Through these mutually beneficial, sustainable and profitable partnerships, we ensure satisfying your requirements always remains our number one priority.

Deliver

We deliver on our promises and go the extra mile for all of our clients. We are proud to provide high-quality payment solutions, and we work with you every step of the way to integrate, deploy, and support our technology.

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