Commissions Plus HyperWallet FAQ for Amega

GENERAL:

1. When Amega pays the Business Associate (BA) in US Dollars (USD), does the BA have to have a USD bank account?

No. When a BA removes funds in their e-wallet account by “sweeping” to a destination bank account, the equivalent funds in local currency will be deposited.

2. When a BA does a cash-out transaction to their bank account, how long does it take the funds to arrive in their account?

CommissionsPlus submits the payment file immediately on the in-country payment network. However, depending upon the bank and country, funds are usually there in 1-4 days.

3. How does Amega notify a BA that they have been paid?

The Commissions Plus system does it for us! Any credit transaction to an account triggers an email notification to the BA letting them know they have been paid.

4. What if some of our Business Associates don’t have internet access – can they still use the CommissionsPlus payment solution?

Yes. For these accountholders an e-wallet is created for them but in their profile the cash-out feature is set to “auto-sweep”. This means that whenever Amega “loads” a payment to the account, the funds will automatically be sent to the destination account registered for that accountholder. They would need to set up the account once and then the settings would take over.

5. What are the fees associated with the CommissionsPlus Account?

Wallet Loading per month....... $1.00 USD each
Bank Account Cash-outs........... $1.00 USD each (US and Canada)
Monthly Wallet Support & Maintenance*........$1.00 USD

*Fees do not accrue against accounts with $0.00 balances, not do accounts draw below $0.00.

SUMMARY:

Account Activation

Amega Worldwide Inc., will automatically create your Commissions Plus account on your behalf.

Once your account as been created, a new activation email will be sent from notifications@commissionsplus.com.

This email notification will contain instructions on how to activate your account.

An example of a new activation email is as follows:

Dear [your name],

Commissions Plus has registered a new account for you on https://www.commissionsplus.com

Your account number is [your account #].

Please select the following link to complete activation of your account.

\---
LINK:
https://www.commissionsplus.com/webEnableHandler.jsp?walletNumber=CS123456789
\---

Thank You

The Commissions Plus Team
https://www.commissionsplus.com

What happens if I don’t receive my new activation email?

If you have received notice of your first payment from your organization but have not received your activation email within a business day, be sure to check your email program’s spam/junk folder (if you have one), as it may have been placed there inadvertently.

To request a new activation email, go to www.commissionsplus.com, click “Login”, then click “Forgot Password” and enter your email address. A new activation email will be sent to you.

If you still do not receive your new activation email, and it is not found in your spam/junk folder, please contact Customer Support as outlined below:

Customer Support

Frequently Asked Questions

For answers to Frequently Asked Questions, visit www.commissionsplus.com, log in to your online account, and click the FAQ button.

Telephone Support

Live Customer Support Representatives are available Monday – Friday, 8:00am – 5:00pm Pacific Time (Canada).

Canada & United States

- Toll-Free: 1-877-546-8220
- Local (Vancouver): 604-629-5946

Email Support

If you have any questions or comments, please email support@commissionsplus.com and a customer support representative will respond as soon as possible. If your inquiry is in regards to a specific transaction, please provide a detailed description of the transaction you were attempting.

How do I activate my account?

As an Amegan, Amega will automatically create your CommissionPlus account on your behalf.

To activate your account:

1. Go to www.commissionsplus.com

2. Click "Activate Account" button

3. Follow the on-screen instructions

Note: You will need to know your Amega BA Name and Number to activate your account. If you do not know your BA Number, please login to your account or call Amega.

How do I change my registration information?

To change your registration info:

1. Click **Profile**
2. Click the **Update** button for the information you'd like to change
3. Make the desired changes to your information.
4. Click **Confirm**.

How do I signup for an account?

There is no signup required to use CommissionsPlus, as Amega will **create** your CommissionsPlus account on your behalf.

Once created, you may **activate** your account by following the instructions listed under the "Activate Account" button on www.amegacomissions.com

What is CommissionsPlus?

ComissionsPlus is an easy-to-use and secure online e-wallet dedicated to your organization and its Business Associates.

CommissionsPlus allows you to instantly receive commission payments from your organization and efficiently transfer funds into your bank account.

Benefits:

· A secure and convenient way to receive commission payments
· Immediate access to commission payments, no check clearing required or waiting for a Debit Card.
· Email notifications of commission payments received
· Review payment history and download into Microsoft Excel
· Transfer funds to financial institutions in countries around the globe

Who is Commissions Plus and hyperWALLET?

CommissionsPlus is a service of hyperWALLET Systems Inc., a privately held financial services technology company located in Vancouver, BC Canada. hyperWALLET is a leading provider of online payment, debit card and financial technology solutions to world-class customers in Canada, the U.S. and internationally.

Over 200 Credit Unions have partnered with hyperWALLET for online payment technology and services, and our clients span numerous industries across government, network marketing and independent financial services organizations.

hyperWALLET supports funds transfers to bank accounts in the following countries:

Asia Pacific:
Australia, Hong Kong, Singapore, New Zealand

Europe:
Austria, Belgium, Cypress, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Luxembourg, Netherlands, Norway, Poland, Portugal, Spain, Poland, Slovenia, Sweden, United Kingdom

North America:
Canada, United States

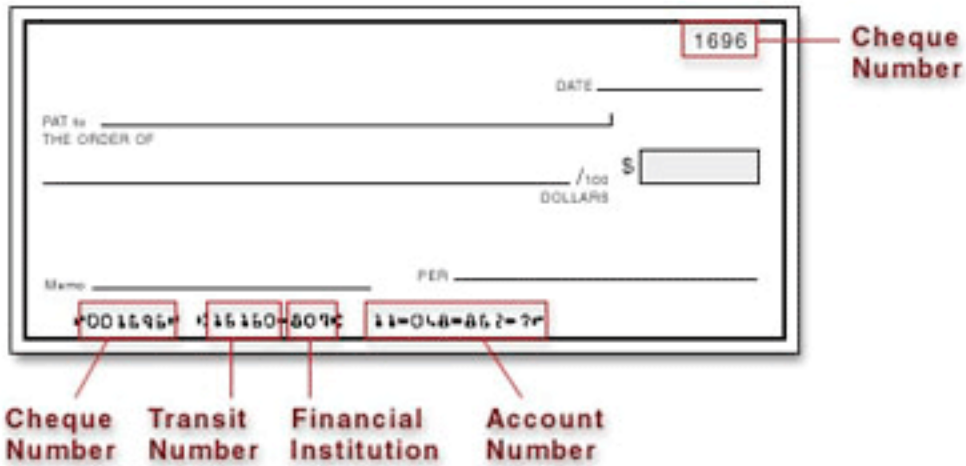
Receiving Your Commissions:

How can I confirm that my banking information is correct?

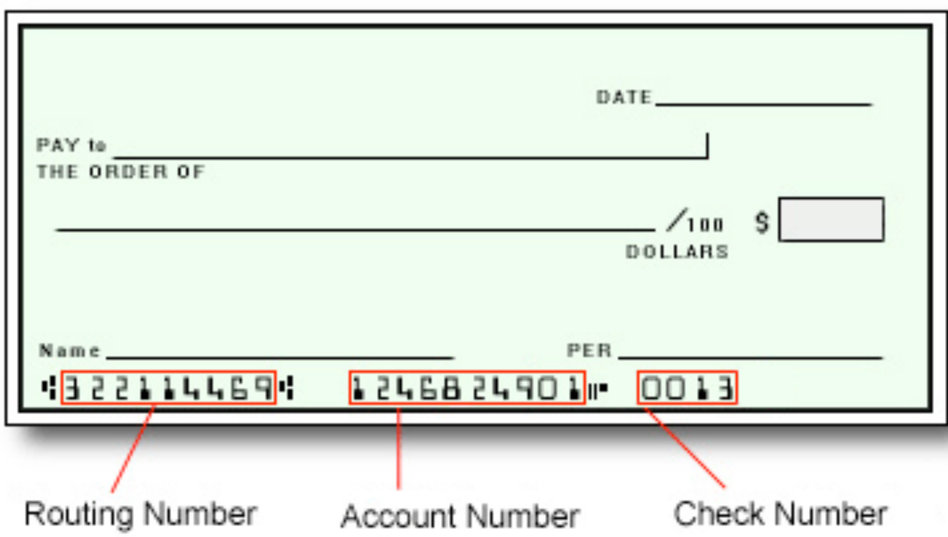
For Canadian and US Financial Institution Accounts, the best way to confirm that you have entered your banking information correctly is to refer to the numbers on the bottom of your cheque.

Your account information would be displayed as shown on the sample cheques below:

Canadian Accounts:



American Accounts:



For other regions, contact your Financial Insitution to verify your account information.

<u>How do I Remove Funds from my Wallet to my bank account?</u>

1. Click **Remove Funds**.
2. Select whether you will transfer to an account which has been previously stored or to a new account and click **Continue**.
3. If you are transferring to a new account enter the required account information.

4. If you would like to save your account information, select the check box next to **Save as Nickname** and enter a name for the account and click **Continue**.
5. Enter Amount to transfer.
6. Enter any personal Notes you would like to store on your receipt and click **Continue**.
7. Verify the information and click **Confirm**.

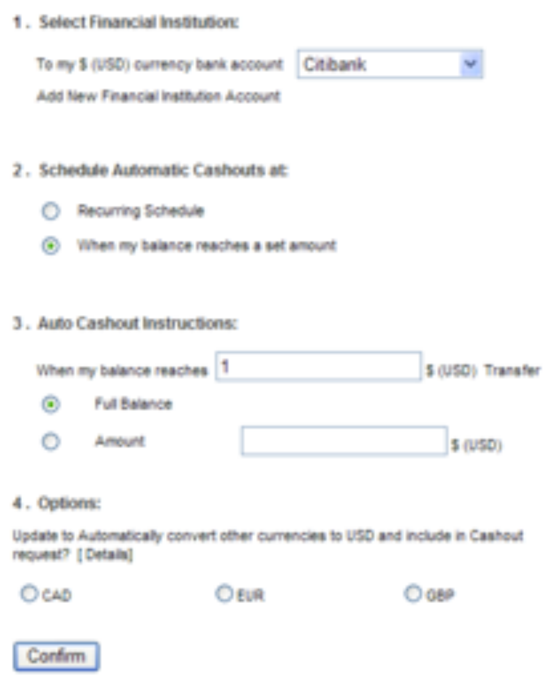
<u>Automating your CashOuts</u>

Once you have performed your first CashOut and saved your banking information in your Commissions Plus account, we recommend that you **automate your CashOuts** to ensure that your commissions reach your bank account in a timely manner each pay period – without having to log in to your Commissions Plus account each time!

If you did not opt to save your banking information in your account at the time you made your first CashOut, you may save your banking information in the Financial Institution Information section of your Profile at any time.

Simply select the **Automated CashOut** tool from your main account menu, which will appear as long as you have saved at least one bank account. Select the bank account you wish to use for the automated CashOut, then choose the conditions under which you would like the automatic transfers to your bank account to take place. To ensure that your commissions are transferred to your bank account each time you get paid, we recommend that you:

a) Select "**When my balance reaches a set amount**" in Step 2.
b) In Step 3, enter a "**1**" in the "**When my balance reaches**" field, and select "**Full Balance**".
c) If you are paid in a different currency than that used by your bank account, select **the currency in which your Commissions Plus account is loaded** in Step 4. Otherwise, skip this step.
d) Click **Confirm** when you are finished.



Congratulations! Your Commissions Plus account is now set up to automatically transfer funds to your bank account whenever it is loaded with a payment from your organisation. Please allow 2-3 business days for the funds to reach your bank account. If you would like to edit your banking information or change your Auto CashOut configuration, you may log in to your Commissions Plus account at any time to do so.

<u>How long does it take for funds to be deposited into my bank account?</u>

Cash Out Processing Times:

- Canada: 1-2 business days
- United States: 1-2 business days

Requests received before 8:00am PST are typically processed the same business day.

<u>I requested a Remove Funds transaction and it is past the typical processing time frame, what do I do?</u>

In the event the account information provided is invalid, the funds will be rejected by the financial institution and returned to the wallet account in 3-5 business days.

If the funds have yet to be posted to your financial institution nor has it been returned to your CommissionsPlus account, please contact customer support to initiate a trace to locate your transaction.

ACCOUNT INFORMATION:

How do I update my financial institution information?

1. Click **Profile**
2. Click **Update** beside "**Financial Institution Information**".
3. Select "**Edit**" beside a previously saved financial institution.
4. Update the information.
5. Click **Continue.**
6. Confirm the updated account information and click **Continue** to confirm changes.

How do I change the password for my online account?

To change the password to your online account:

1. **Login** to your online account
2. Click **Profile**
3. Click **Update Password**
4. Enter your **existing password**
5. Enter your **new password**
6. **Confirm** your new password
7. Click **Change**

Please note:
Password requirements are: 6-15 characters.

I have forgotten my password to my onlinne account, what should I do?

We do NOT keep a record of your password!

If you have forgotten your password, you will need to reset your password by providing the answer to your 2 security questions. To reset your online account password:

1. Click "**Forgot Password**"
2. Enter the **email address** that is associated with your online account in "Forgot Password" box
3. Click "**Continue**"
4. An email with instructions on how to reset your password will be sent to your email account

Please note:

Password requirements: 6 - 15 characters and must contain one symbol (!,@,#,$,%,&)