

Phone: 801-877-5055 Email: support@limbicarc.com Web: limbicarc.com

LIMBIC ARC – COMMISSION ACCOUNTS

Limbic Arc is proud to offer all Affiliates their own insured Limbic Arc Commission Account. All payments from Limbic Arc will be sent to your Limbic Arc Commission Account. Once you've created your Commission Account, you may order a Prepaid Visa[®] card associated with the account.

Please check your email for your first Limbic Arc issued email invitation notification from <u>no-reply@mypayquicker.com</u>. Check your Junk folder if you can't find the email and are sure Limbic Arc has sent you the email. PayQuicker is our trusted partner for payment payments.

That email invite notification has a link which you need to click to register for your Limbic Arc Commission Account.

Your Limbic Arc Commission Account works like a regular checking account. Limbic Arc will deposit your earnings to your Limbic Arc Commission Account. Once paid by Limbic Arc you can, 1) make purchases instantly with your Prepaid Visa[®] card, 2) access cash at any ATM or over the counter or 3) transfer funds to your own bank (US only).

HOW TO OPEN YOUR COMMISSION ACCOUNT AND RECEIVE YOUR PREPAID VISA $^{\ensuremath{\mathbb{R}}}$ CARD

- Limbic Arc will issue an email invitation with a link, so you can click it and create your commission account.
 Note: Check your Inbox, Junk, or Spam folder if you know Limbic Arc has sent you an email.
- 2) Open the email and click on the link "click here to create your account". A page will then open allowing you to begin your Account Registration. Your email address will be pre-populated, and you will not be able to change it during the enrollment process. If after your enrollment, you need to change your email address with Limbic Arc, please change it in this Limbic Arc Commission Account as well.
- 3) After completing registration, you may order a Limbic Arc Prepaid Visa[®] card which will be mailed to the address you entered in your Commission Account. Please allow up to fourteen (14) business days for your card to arrive in mail. The envelope will have the Limbic Arc name in the return address window. Please check your mail for this important card.
- 4) Once you receive your Prepaid Visa[®] card in the mail, simply sign into your Limbic Arc Commission Account to activate your card.
- 5) Once your registration is completed you are all set to receive future payment payments. When Limbic Arc processes your payments, 1) you will <u>always</u> receive an email notification that you have been paid and 2) the payments will instantly appear in your Commission Account.

With your Limbic Arc Commission Account and Prepaid Visa[®] card you will be able to:



- 1) See your payments, review transactions, print monthly statements and download reports.
- 2) Use the available balance to make purchases with your Prepaid Visa[®] card.
- 3) Withdraw cash at any ATM or over the counter at banks and some merchants*.
- 4) Transfer money from your Commission Account to your own other bank accounts. **Fees may apply. Review below for fees.*

Limbic Arc Commission Account Benefits and Fees:

Please see below for a list of common fees. Your card agreement presented upon registration <u>may</u> show different fees than those listed below. The fees listed below are accurate for your Limbic Arc Commission Account.

Helpful Card Tips:

Affiliates can make purchases free of charge when using your card as "Credit". Always <u>select</u> "Credit" when checking out for no fee purchase transactions.

Always ensure you have enough funds in your Commission Account for the purchase you are making. Note: Your Commission Account cannot have a negative balance and a decline fee will result if you do not have enough funds in your account for the purchase. Simply log in to your account from the web to check your balance.

Affiliates need to make sure the merchant is processing their card as "Credit". Some merchants may try to default the purchase to a "Debit" to save the merchant fees, which in turn costs the Distributor fees. Walmart and Amazon are two companies that try to default to "Debit" when their system identifies a pre-paid card.

Affiliates will only incur a fee if they are using an ATM, have insufficient funds, or are using their card as "Debit".

The least expensive way for you to get cash is to use your card as "Debit" when making a purchase and asking for cash back. *Check first if the merchant provides this service before using you card as "Debit".

Stay active. Don't allow your account to become Dormant. Accounts become dormant if there are no transactions or payments for a period of four (4) consecutive months.



Distributor Common Fees (USA and Territories)	Amount
Receiving Your Payment	US\$0.00
Order a Prepaid Visa [®] card (linked to your commission account)	US\$4.50
Using Your Card to Make "Credit" Purchases	US\$0.00
"Debit" Purchases (with or without a PIN)	US\$0.59
Monthly Account Maintenance Fee	US\$1.00
Transferring Funds to Your Own Bank	US\$1.00
ATM Balance Inquiry at an ATM (check your balance online to avoid this fee)	US\$0.50
Insufficient Funds Decline (attempted purchases without enough funds)	US\$0.50
ATM Withdrawals (the ATM provider may charge their own separate fee)	US\$1.95
Paper Check (in USD currency only)	US\$5.00
Dormant Account Monthly Fee (no activity for more than four (4) months)	US\$5.00

To activate your card, or to report it lost or stolen, sign into your Commission Account.

PayQuicker Customer Service (Monday-Friday, 8:00 a.m.-7:00 p.m. ET):

UNITED STATES, CANADA, and PUERTO RICO:	1 (866) 400 2712	MEXICO:	+52 55 5350 7204
UNITED KINGDOM:	+44 12 2445 9238	SPAIN:	+34 8818 00000
FRANCE	+33 3 60 85 00 81	HONG KONG:	+852 5808 4046
AUSTRALIA:	+61 870 708 064	ITALY:	+39 06 94804009

Outside the United States: 011 585 507-4604

PayQuicker Email: <u>support@payquicker.com</u> PayQuicker Live Chat (*Monday-Friday*, 8:00 a.m.-5:00 p.m. ET): <u>Click here</u>