Hyperwallet: Earning Payout Method

v1.0

Hyperwallet Earning Payout Method

This document outlines how Hyperwallet (also known as Paylution) as a payment card method for paying out commissions would work in Exigo.

ACCOUNT SIGNUP PROCESS

Hyperwallet has a real time API that allows Exigo to request card accounts on the distributor's behalf. When the account is created, Hyperwallet will send an email to the Distributor so they can activate their account using a private labeled email account and web page.

A sample copy of this is found in Appendix A.

Note that the private labeled email option may not be available for your company and there may be alternate methods for signup.

The client will need to decide what the criteria is for allowing an account to be requested for the distributor. **Volume buckets** or **user defined fields** can be used to manage this.

Once the rules are determined, you may need to open a ticket with Exigo and outline any custom data updates you need to help manage the criteria for this.

ACCOUNT REQUEST SERVICE

This is a service that runs from Exigo servers to perform an Account Request for each distributor that meets the selection criteria and does not have an account yet.

Exigo sends the **customer ID number** and **email address** that is on file for any distributor that meets the criteria established by the client. Hyperwallet will then respond with an account number (in most cases it is the same as the unique customerid assigned by Exigo) and Exigo will store the information in the **Vendor Payment Card table**.

The payable type flag for the distributor then gets set to **Payment Card**.

Exigo will update a stored procedure **GetPaymentCardTaskList** that outlines the selection criteria of the customer records that are inserted into an **Integration Out Queue** for processing.

There is a **Payment Card Request Schedule table** that can be updated that controls the frequency of how often this service runs.

Here are the options you can choose from: **Hourly, Every two hours, Every four hours, Every twelve hours, Daily, Every two days, Weekly, and Every two weeks**

SETUP HYPERWALLET PAYMENT CARD IN EXIGO

Commission earnings can be loaded to a distributor's Hyperwallet account using the **Pay Vendor feature** in Exigo. The earning amounts are submitted to Hyperwallet using a **'secure data push'** via a real time API from Hyperwallet.

Depending upon the volume, Hyperwallet also offers a **Batch API method** where a file is posted to a secure ftp site.
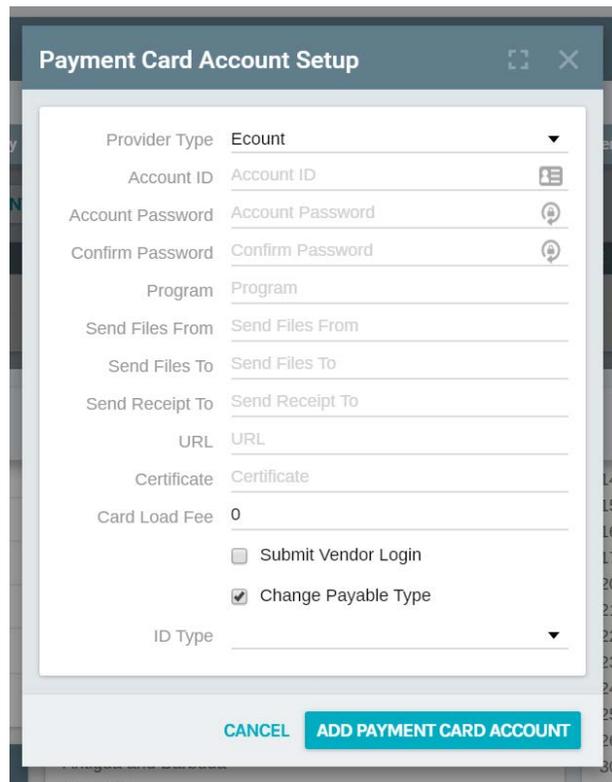
This document outlines how to use the real time API.

Please contact your Exigo Project Manager if you need to discuss the use of the Batch API method.

To use Hyperwallet as a commission disbursement, the **Payment Card feature** in Exigo will need to be setup.

Once we receive the credentials for your Hyperwallet account, we will setup the information for you in Exigo.

If there are changes to your credentials, you may use the **Payment Card Provider screen** in Exigo when you go to **Administration>>Settings>>Accounting Settings>>Modify Payment Card Settings**.

From the popup, go to the **Payment Card tab** and click on **Edit** to make changes to your account:

- **Provider Type** – Select Hyperwallet from the drop down.
- **Account ID** – Enter the userName you received from Hyperwallet.
- **Account Password** – The userNamePassword that you received from Hyperwallet.
- **URL** – The PROD API URL provided by Hyperwallet.
- **Certificate** – Enter the issuerID you received from Hyperwallet.

Once this is setup, you will be able to select Hyperwallet when you pay your commissions from Exigo.

PAYING COMMISSIONS IN EXIGO

After a commission run is accepted in Exigo and the vendor bills have been created, you may now load the funds to the Hyperwallet accounts.

To do this, follow these steps:

Go to **Accounting>>Accounting Overview** and click on **Pay Net** in the **Bills to Pay Section**:

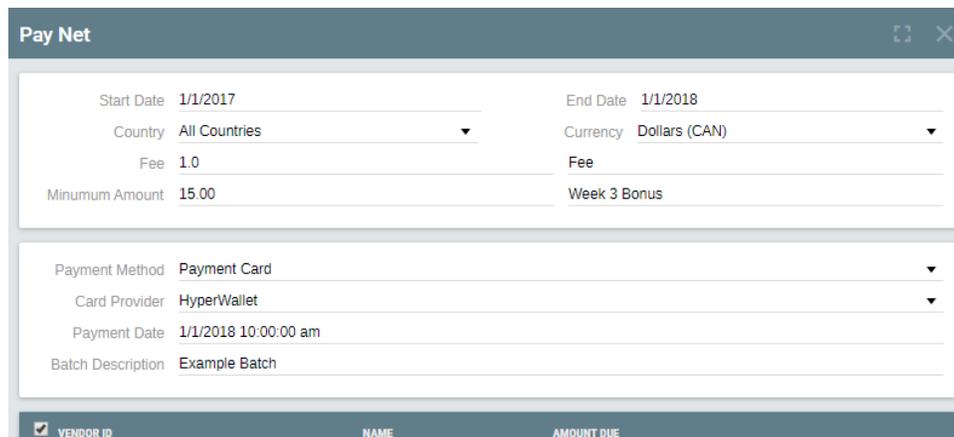| Bills To Pay - Israeli Shekel	
Within 10 days:	$0.00
Within 15 days:	$0.00
Within 30 days:	$0.00
Within 15 days overdue:	$0.00
15 days overdue:	$0.00
30 days overdue:	$0.00
60 days overdue:	$0.00
90 days overdue:	$1,250.00
PAY NET	
PAY WITH POINTS	

From the Pay Vendors screen, you would **select the date range of the vendor bills to pay** and the rest of the selection criteria.

Keep in mind that only vendor bills that are in **Unpaid status** that have a **Payment Due Date in the range you provide will be selected**.

Be sure that your **From date** includes the **earliest date of when you may have entered manual vendor bills** (recommend going back to your launch date with Exigo).

Note that if you specify a fee amount, a vendor bill with the negative value will be created and included in the net payout.

After you click on **OK**, then the **Pay Vendors screen** will appear. Select the **Payment Method** as **"Payment Card"** and **Card Provider** as **"Hyperwallet":**

Other settings on the Pay Vendors screen:

- **Payment Date** – will default to today's date, but you can click on the box to the right of the date to use the calendar popup to change it.

- **Batch Description** – Optional

- **Select All** – this box will be checked so that all bills listed will be paid. You can remove this and then scroll through the records and uncheck any vendors you do not wish to pay at this time.

Once you click on **OK** at the bottom of the Pay Vendors screen, there will be a **progress screen** to show the loading for each account.

The requests for the loading of the commission amounts will be sent to Hyperwallet **via their real time API**. The requests and corresponding responses received from Hyperwallet are stored in the **Vendor Payment Card Log table in Exigo**. If an approved response is received from Hyperwallet for the request, a **Vendor Payment record** is created and the vendor bill is marked with a **Paid status in Exigo**.

REPORTING

To help you manage this process, we provide the tables and fields that track the information in the **report builder.**

The following tables contain data you can report against and share with other Users.

- **Payment Card Requests** – This is the transaction log table that records the request and response information for the account creation attempts to confirm payment card accounts for your distributors. Please monitor this log to look for any distributor that is due a commission and unable to get an account created. The Is Authorized field tells you if there is an account or not.

- **Vendor Payment Card** – Table that contains the Hyperwallet Card Account information for your distributors that has been stored in Exigo and used to pay out commission earnings.
- **Payment Card Transactions** – This is the transaction log table that records the request and responses from the attempts to load commissions from Pay Vendors feature in Exigo. Please monitor this log to look for any attempt to load the commission earning that failed.

HOW TO VOID A PAYMENT CARD PAYMENT

Go to **Accounting>>Accounting Overview** and click on **Void Payment Card Payments** in the **Misc section** at the bottom of the middle column.

From the popup, enter the **starting Vendor Payment ID** number and the **ending Vendor Payment ID** number.

If there is only one payment to void, it can be listed in both boxes.

Once you click on **OK**, the payment is zeroed out and the Vendor Bills that were paid with this payment will now be changed to **Unpaid status**.
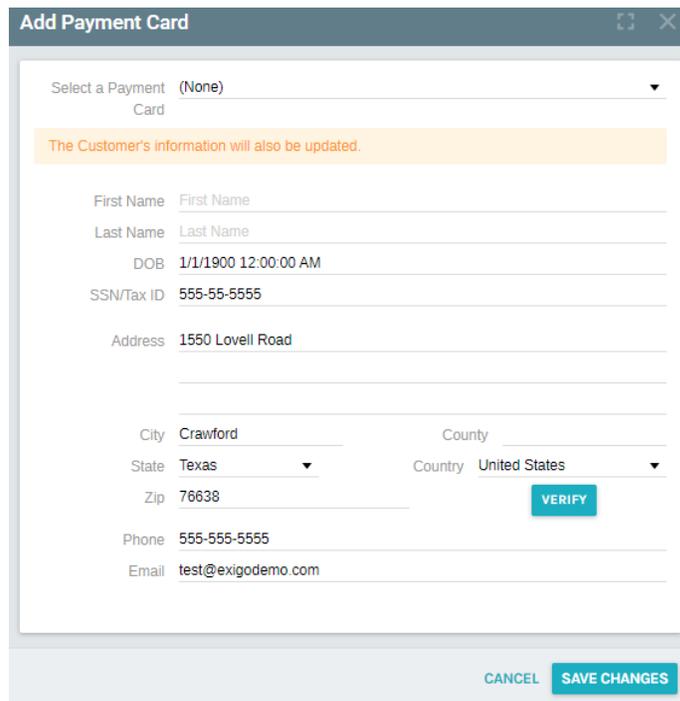
REQUEST A HYPERWALLET ACCOUNT FROM THE CUSTOMER SCREEN

You will notice on the **Customer Screen** in the lower right section under **Accounting** a link for **Create Payment Card**.

If you click on this link and complete ALL fields of information, once you click on **OK**, a request will be sent to.

If an account is successfully created, you will see the **Create Payment Card link go away** and replaced with **Edit Hyperwallet payment card link**.


MANUALLY ENTER HYPERWALLET ACCOUNT FROM THE CUSTOMER SCREEN

If you login to your Hyperwallet account and you are able to find the distributor's account information, you can manually enter it in Exigo.

You will notice on the **Customer Screen** in the lower right section under **Accounting a link** for **Manually Enter Payment Card Record.**

From the popup screen, you can enter the account information after you **select Hyperwallet** from the drop down for the Payment Card:
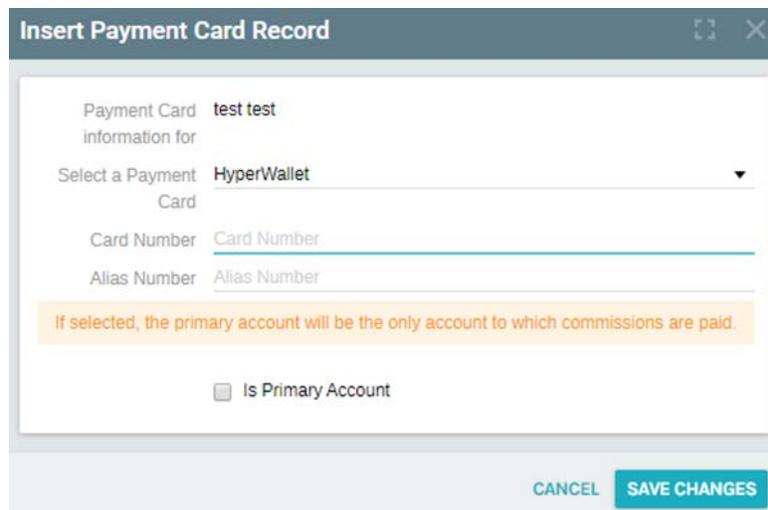
- **Card Number** – enter the Hyperwallet Account number (is usually the customer ID number).
- **Alias Number** – enter the Hyperwallet Account number.
- **Is Primary Account** – if you allow more than one payment card provider for your distributors to choose from, only the account that is marked as Primary will be used for the commission payout.

LOOKUP HYPERWALLET ACCOUNT NUMBER

From the **Customer screen** in the **Accounting section**, you should see the links for **Create Payment Card** and **Manually Enter Payment Card Record** links be replaced with an Edit Hyperwallet link:
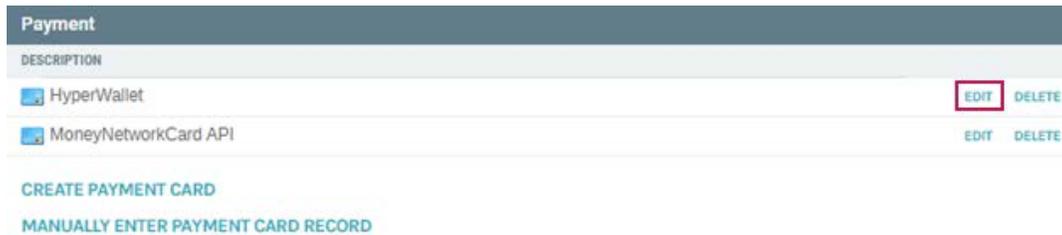
Payment		
DESCRIPTION		
HyperWallet	EDIT	DELETE
MoneyNetworkCard API	EDIT	DELETE

CREATE PAYMENT CARD

MANUALLY ENTER PAYMENT CARD RECORD

You can click on the link to **view the account information** from the popup screen.

You will need to have permission to be able to Edit or DELETE the account and allow the distributor to get a new account.

The permission is under **Customer>>Customer Search>>Allow Edit Payment Card**.

CLIENT EXPECTATIONS

Here are the responsibilities that the client has to manage the integration and troubleshoot any potential issues and alert the applicable vendor:

1. Client will **provide the selection criteria** for the account creation that is used for the request account service.

2. Client will **determine how often the service should run** (frequency).

3. Client will **provide the account information and credentials** given by Hyperwallet and include the new password information AFTER they have logged into Hyperwallet at least once.

4. Client will **notify Hyperwallet of the Exigo IP's** that need to be whitelisted for these processes: **199.83.189.2, 207.210.210.97 through 207.210.210.110, 208.90.225.3, and 208.90.225.33.**

5. Client will **review the log table data** using the report builder for any issues and handle the exceptions accordingly.

APPENDIX A

-----Original Message-----

From: notifications@MYCOMPANYNAMEpay.com Sent: Tuesday, September 03, 2013 2:28 PM

To: hollymckinney

Subject: Welcome Holly McKinney to MYCOMPANYNAME Pay Dear Holly McKinney,

A new account has been registered for you by your organization on MYCOMPANYNAME Pay, a global payment solution.

PLEASE NOTE: THIS EMAIL DOES NOT CONSTITUTE NOTICE OF PAYMENT, but is to advise you

that your account has been registered and requires activation.

PLEASE CLICK ON THE LINK BELOW to complete activation of your account. In order to activate your account, you will need to know your Membership ID (may also be known as Distributor ID, Associate ID, or Consultant ID) which is the number (or name) used by your organization to identify you. If you are unsure of your Membership ID, please contact your organization.

LINK:

https://www.MYCOMPANYNAMEpay.com/webEnableHandler.jsp?walletNumber=CS####1314

Thank You

The MYCOMPANYNAME Pay Team https://www.MYCOMPANYNAMEpay.com

Have questions or need assistance? Please contact us. Our phone and email contact information can be found at https://www.MYCOMPANYNAMEpay.com/contactus.jsp.