



Payoneer: Earning Payout Method

v1.0

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This document outlines how Payoneer as a payment card method for paying out commissions would work in Exigo.

Payoneer also offers Direct Deposit (ACH) to your distributors that elect to have their earnings loaded to their personal bank account instead of the payment card account.

This is managed through the Payoneer admin interface, not Exigo.

ACCOUNT SIGNUP PROCESS

Payoneer will provide the url for their API web service that will contain your company specific credentials to be used by your web developer for the online signup for an account. The signup page is normally hosted in the back office or you can include it as part of your online enrollment. **Your web developer will need to send the IP of the server that is used to access the signup API so they can whitelist it.**

As signup requests for accounts are provisioned by Payoneer, they will post the approved account information to a url provided by Exigo. The urls will look similar to the ones below. Payoneer is aware of these url's and will only need to get your company's specific session id from Exigo.

Registration IPCN:

`https://api.exigo.com/3.0/CallBack/Payoneer.aspx?REG=true&payeeid={{apuid}}&sessionid=`

Approved IPCN:

`https://api.exigo.com/3.0/CallBack/Payoneer.aspx?ACTIVATION=true&payeeid={{apuid}}&sessionid=`

Decline IPCN:

`https://api.exigo.com/3.0/CallBack/Payoneer.aspx?DECLINE=true&payeeid={{apuid}}&sessionid=`

When you have your account with Payoneer and are ready to set this up, please open a ticket requesting that Exigo send over IPCN values to Payoneer and enable the CallBack web service.

As Payoneer posts the account information to Exigo, **the Approved or Declined status will be logged into a transaction log table** for you to report against. When an **Approved transaction is received**, the **distributor's payable type is automatically changed to Payment Card** and their account information is **stored in the Vendor Payment Card table**.

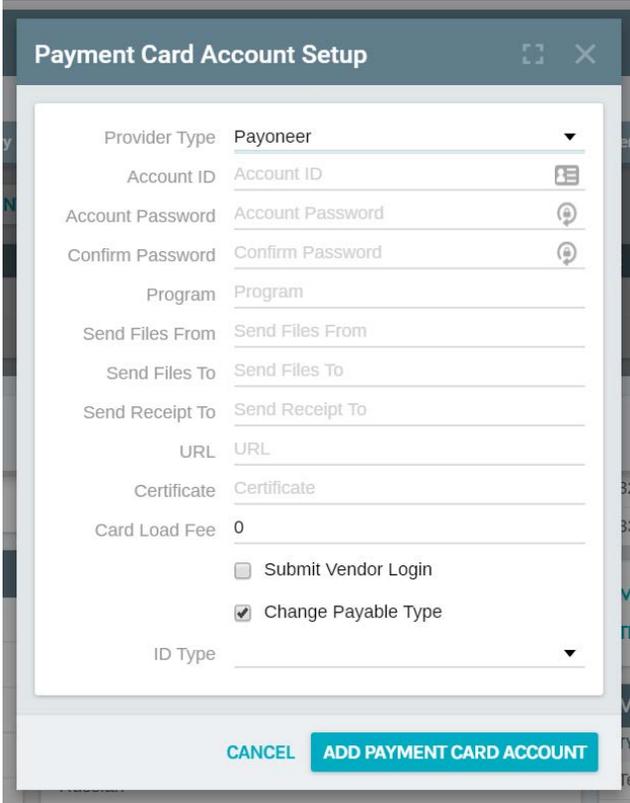
The payable type flag for the distributor then gets set to Payment Card.

SETUP PAYONEER PAYMENT CARD IN EXIGO

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

To use Payoneer as a commission disbursement, the **Payment Card feature in Exigo will need to be setup**. Once we receive the credentials for your Payoneer 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:



The screenshot shows a 'Payment Card Account Setup' dialog box. The fields are as follows:

Provider Type	Payoneer
Account ID	Account ID
Account Password	Account Password
Confirm Password	Confirm Password
Program	Program
Send Files From	Send Files From
Send Files To	Send Files To
Send Receipt To	Send Receipt To
URL	URL
Certificate	Certificate
Card Load Fee	0
Submit Vendor Login	<input type="checkbox"/>
Change Payable Type	<input checked="" type="checkbox"/>
ID Type	

Buttons: CANCEL, ADD PAYMENT CARD ACCOUNT

- **Provider Type** – Select Payoneer from the drop down.
- **Account ID** – Enter the Username you received from Payoneer.
- **Account Password** – The Password you received from Payoneer.
- **Program** – The Program ID you received from Payoneer.
- **URL** – The URL that you received from Payoneer.
- **Certificate** – Enter the Partner ID value you received from Payoneer.

Once this is setup, you will be able to select Payoneer 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 Payoneer accounts.

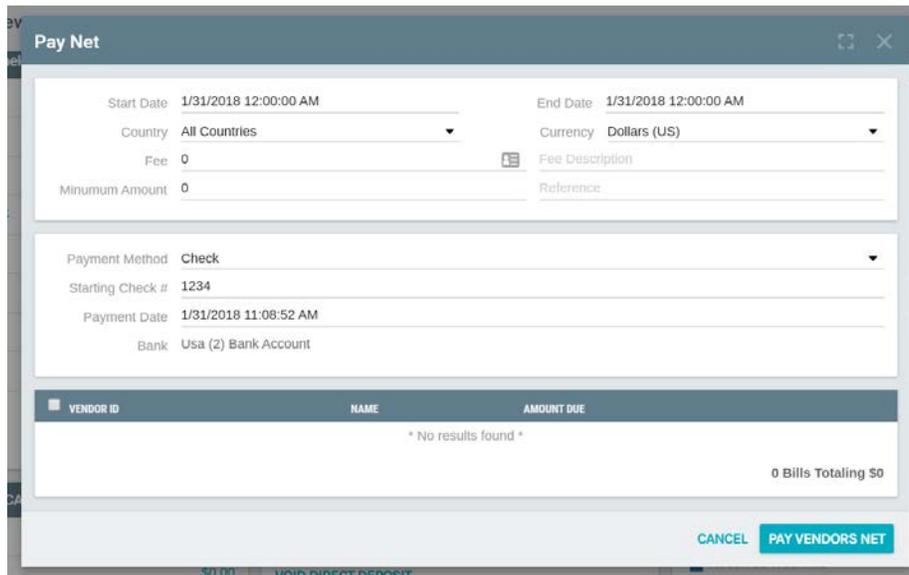
To do this, follow these steps:

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

Bills To Pay - Dollars (US)	
Within 10 days:	\$0.00
Within 15 days:	\$0.00
Within 30 days:	\$0.00
Within 15 days overdue:	\$150.00
15 days overdue:	\$0.00
30 days overdue:	\$0.00
60 days overdue:	\$0.00
90 days overdue:	\$561,790.90
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).



Pay Net

Start Date: 1/31/2018 12:00:00 AM End Date: 1/31/2018 12:00:00 AM
 Country: All Countries Currency: Dollars (US)
 Fee: 0 Fee Description:
 Minimum Amount: 0 Reference:

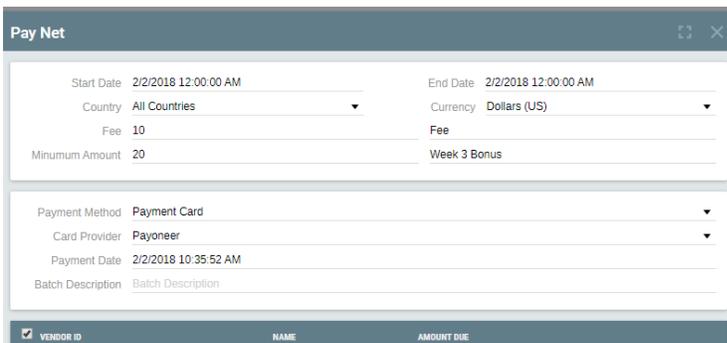
Payment Method: Check
 Starting Check #: 1234
 Payment Date: 1/31/2018 11:08:52 AM
 Bank: Usa (2) Bank Account

VENDOR ID	NAME	AMOUNT DUE
* No results found *		

0 Bills Totaling \$0

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 **“Payoneer”**:



Pay Net

Start Date: 2/2/2018 12:00:00 AM End Date: 2/2/2018 12:00:00 AM
 Country: All Countries Currency: Dollars (US)
 Fee: 10 Fee: Week 3 Bonus
 Minimum Amount: 20

Payment Method: Payment Card
 Card Provider: Payoneer
 Payment Date: 2/2/2018 10:35:52 AM
 Batch Description: Batch Description

<input checked="" type="checkbox"/> VENDOR ID	NAME	AMOUNT DUE

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.
- **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 Payoneer via their API. The requests and corresponding responses received from Payoneer are stored in the **Vendor Payment Card Log table in Exigo**. If an approved response is received from Payoneer for the request, a **Vendor Payment record is created** and the **vendor bill is marked with a Paid status in Exigo**.

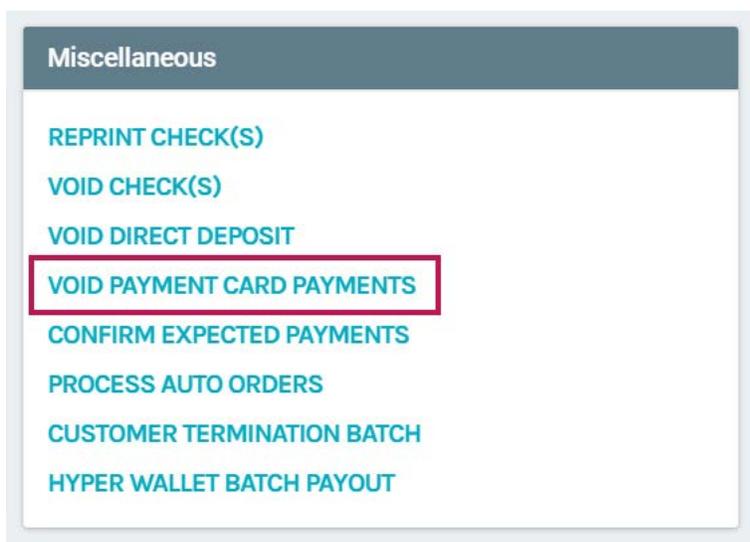
REPORTING

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 request 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 Payoneer 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.

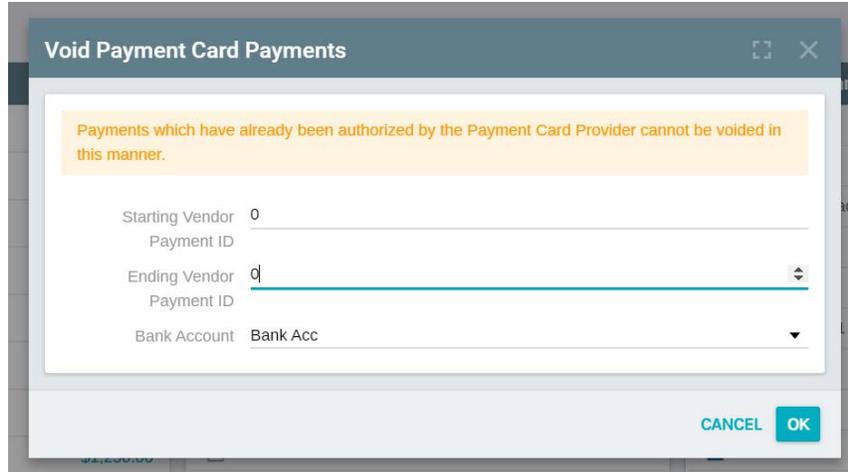
HOW TO VOID A PAYMENT CARD PAYMENT

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**.

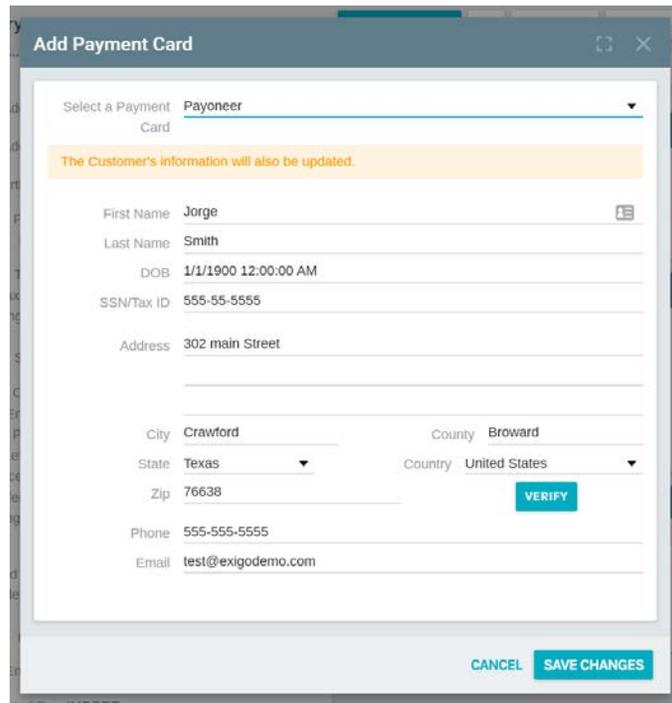


REQUEST A PAYONEER ACCOUNT FROM THE CUSTOMER SCREEN

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 Payoneer to see if this customer has signed up for an account yet.

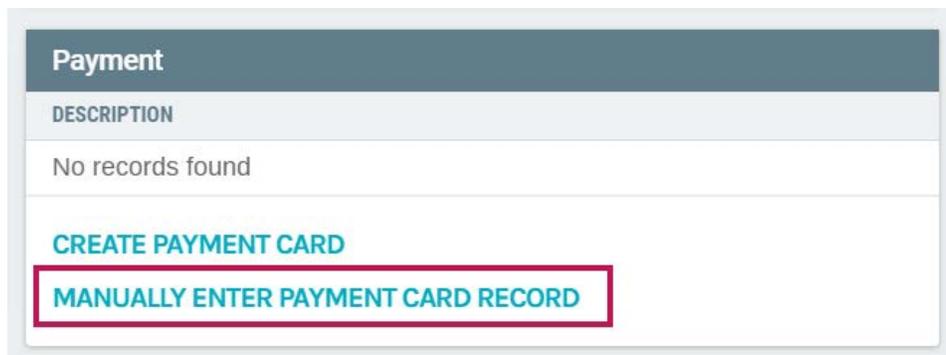
It is **NOT** a request to create an account but rather an inquiry to see if this distributor has an account approved yet from the signup process they completed in their back office.

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

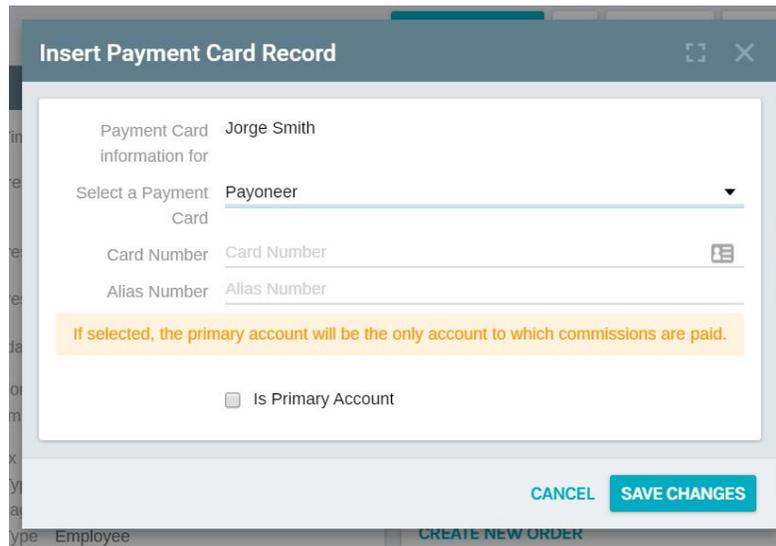


MANUALLY ENTER PAYONEER ACCOUNT FROM THE CUSTOMER SCREEN

If you login to your **Payoneer Admin Interface** 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 Payoneer** from the drop down for the **Payment Card**:



- **Card Number** – enter the Payoneer Account number. Alias Number – enter the Payoneer 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 PAYONEER 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 Payoneer** link:



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:

- Client will work with web developer to **setup the back office application page for Payoneer**. They will **notify Payoneer of the server IP** that is used for the account request.

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- Client will **provide the account information** and **credentials given by AFTER** they have logged into Payoneer at least once.
 - Client will notify Payoneer of the Exigo IP's that need to be whitelisted for any API processes: **199.83.189.2, 207.210.210.97 through 207.210.210.110**
 - Client will **review the log table data using the report builder** for any issues and handle the exceptions accordingly.