

ANNOUNCING THE NEW THEOREM PAYOUT SOLUTION

LOOK FOR YOUR THEOREM PAYMENT ACCOUNT REGISTRATION EMAIL

THEOREM is proud to offer all Independent Distributors their own insured payment account and card. Please follow the steps below to register for your account. Once your registration is complete, you will have immediate access to your payments with a virtual prepaid Visa® debit card and a plastic prepaid Visa® debit card that arrives in the mail.

Your payment account is administered by PayQuicker, our trusted partner for commission payouts.

Easy next steps for you:

1. Please check your email for a notification of your THEOREM issued payment notification or invitation to register. This notification will come from no-reply@mypayquicker.com. Check your Junk/Spam folder if you cannot find the email in your inbox.
2. Click on the link in the notification email to register for your THEOREM Payment Account

How it works:



Your THEOREM Payment Account works like a bank account. THEOREM will deposit your earnings to your Payment Account, and you can: See payments, review transactions, print monthly statements and download reports.

1. Make purchases instantly with your virtual prepaid Visa® card
2. Spend with your plastic debit card delivered by mail
3. Access cash at any ATM or over the counter*
4. Transfer funds to personal bank account (depending on country of residence)

**Fees may apply. Review below for fees.*

How to Open your Payment Account and Receive your THEOREM Prepaid Visa® Card:

You will receive an email notification from no-reply@payquicker.com to register for your THEOREM Payment Account.

Note: Be sure to check your Junk/Spam folder for notifications

- 1) Open the email and click on the “**click here to create your account**” secure link. An account registration page will open. Your email address will be pre-populated, and you will not be able to update it during the enrollment process. If you need to change your email address after enrollment, be sure to change it in your THEOREM Backoffice and in your THEOREM Payment Account.
- 2) After completing registration, you can immediately access your virtual THEOREM prepaid Visa® card by logging into your Payment Account and clicking the ‘**Use my Virtual Card**’ button. A plastic THEOREM debit card will be automatically ordered and shipped in the mail, and the card status will show at the top of your Payment Account. Both cards are directly linked to your THEOREM Payment Account. **Please check your mail for this important card!**
- 3) Your Virtual THEOREM card is already active once registration is complete and is immediately ready for use online or can be added to your Mobile Wallet (Apple Pay, Samsung Pay, Google Pay). Your plastic debit card will need to be activated once received in the mail. Please follow the instructions that come with the card.
- 4) Once your registration is completed, you will always receive an email notification for every payout to your THEOREM Payment Account and card. Your funds will be immediately available upon receiving this notification!

Helpful Card Tips

- You can make purchases free of charge when using your card as “Credit”. Always select “Credit” when checking out.
- Make sure the merchant is processing your card as “Credit.” Some merchants, like Walmart and Amazon try to default to “Debit” when their system identifies a pre-paid card. When processing the card as “Debit” there is a fee.
- Always ensure you have enough funds in your THEOREM Payment Account for the purchase you are making. Your Payment 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.
- You will incur a fee when using an ATM, have insufficient funds, or are using card as a Debit purchase, with or without the PIN.
- Stay Active! Do not allow your account to become Dormant. Accounts become dormant if there are no transactions or payments for a period of four (4) consecutive months.

THEOREM Payment Account & Card Fees

Members Common Fees	Amount (USD \$)
Virtual Card Issuing Fee (Paid for by THEOREM)	0.00
Plastic Card Issuing Fee (Paid for by THEOREM)	0.00 + Postage
Replacement Cards (Expiration, Lost, Stolen) (Paid by PayQuicker)	0.00
Using Your Card to Make “Credit” Purchases	0.00
“Debit” Purchases with or without a PIN (also used when getting cash back with your purchase)	0.59
ATM Balance Inquiry at an ATM (check your balance online to avoid this fee)	0.50
ATM Withdrawals (the ATM provider may charge their own separate fee)	1.95
Monthly Account Maintenance Fee	1.00
Transferring Funds to Your Own Bank (in country)	1.95
Insufficient Funds Decline (attempted purchases without enough funds)	0.50
Paper Check (in USD currency only)	2.50

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

Payment Account & Card Support: 7:00am – 7:00pm EST
Monday to Friday

UNITED STATES, CANADA, and PUERTO RICO: **1 (866) 400 2712**

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Email: support@payquicker.com

Live Chat available: 7:00am – 7:00pm EST Monday to Friday