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## Commissions FAQs

### **Q. When will I get my commission check or Fast Start Bonus?**

A. Monthly commissions are paid by the end of the day on the 15th of the month. If the 15th falls on a US Federal holiday or weekend, commissions will be paid on the previous business day. Weekly Fast Start bonuses are paid by the end of the day on Friday for bonuses earned the previous week. If Friday is a US federal holiday, bonuses will be paid the previous business day.

### **Q. Is there a minimum commission payment requirement?**

A. Yes, you will need a minimum of \$21 USD in commissions to trigger a payment. If you do not meet the minimum requirement your commissions will be carried forward into the next period.

### **Q. What are the commission payment methods and how do they work?**

A. We have two payment methods for commissions:

My It Works! Pay Portal is a eWallet account and is the default payout method for all Distributors. A My It Works! Pay Portal account is created for Distributors, the first time we send them a commission or bonus payment of \$21 USD or more. Distributors will receive an pay portal activation email once we have sent the payment. Since the My It Works Pay portal account creation is automated, there is nothing a Distributor needs to do prior to being paid to have this account set up. When the Distributor activates their pay portal, the Distributor will be able to manually transfer the funds at any time to a bank account in or outside the US, set up an automatic transfer so future commission payments are automatically transferred to a bank account as soon as they arrive in the My It Works! Pay Portal account, and the option to order a My It Works! Pay Portal Prepaid Visa Card if they prefer not to have funds loaded to a bank account.

Payoneer is a Prepaid Mastercard that the Distributor can apply for through their eSuite. This card is available in all countries that we currently do business in. Distributors can transfer funds from the card to their US bank account (this feature is not yet available outside the US). There is also a feature that allows Payoneer Card to Payoneer Card transfers. For international distributors, funds will be converted to local currency when the payment is loaded on the card.

### **Q. Why are there two commission payment options? Which method should I choose?**

A. We offer two commission payment options to better serve both US and international distributors. My It Works! Pay Portal offers all distributors the ability to transfer their funds to their bank accounts but currently offers only a USD prepaid card option at this time. My It Works! Pay Portal also offers a VISA prepaid card that both US and international distributors can enroll for from their My It Works! Pay Portal account. International distributors should be aware that this is a USD card and there will be foreign exchange fees for any POS transactions made on this card for non-USD transactions. Payoneer offers an international prepaid card that will be loaded in local currency. This card would not have foreign transaction charges on any POS transactions but transferring funds to your bank account is only an option for US distributors. If international distributors would rather have the Payoneer card, they may apply for this through their eSuite.

**Q. How do I sign up for My It Works! Pay Portal?**

A. A My It Works! Pay Portal account cannot be created until My It Works! Pay Portal sends you an activation email upon your first commission payment. Here is an example of the My It Works! Pay Portal activation email:

Dear XXXXXXXXX,

A new account has been registered for you from your organization on It Works! Pay, a global commissions and payroll solution.

Please click on the link below to complete activation of your account.

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LINK:

<https://uat.myitworkspay.com/webEnableHandler.jsp?walletNumber=CS2557441314>

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Thank You

The It Works! Pay Team

<https://www.myitworkspay.com>

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

**Q. What if I did not receive an activation email from My It Works! Pay Portal?**

A. If you did not receive an activation email from My It Works! Pay Portal after we sent out your first payment, please contact My It Works! Pay Portal directly. You can email them by going to <https://www.myitworkspay.com/contactus.jsp>. Please verify in your eSuite that we have sent you a payment and that your payment method is My It Works! Pay Portal prior to contacting My It Works! Pay Portal.

**Q. Are there any fees involved with My It Works! Pay Portal?**

A. Yes, there are account fees with My It Works! Pay Portal, including:

Load Fee - \$1.00 USD Fee

Cashout Fee (US and Canada) - \$1.00 USD Fee

Cashout Fee (Australia) - \$2.00 USD Fee

Cashout Fee (UK and EU) - \$3.00 USD Fee

Monthly Account Fee - \$1.00 USD Fee

Dormant Account Fee (12 months with no activity)- \$5.00 USD Fee

My It Works! Visa Prepaid card activation fee \$3.95

For more details, please visit [MyItWorksPay.com](https://MyItWorksPay.com).

**Q. If I cash out my funds in My It Works! Pay Portal, how long will it take for them to arrive in my bank account?**

A. It will take 1-3 business days depending on the time you cash out. We recommend that you set up automated cash out.

**Q. Since It Works loads commissions into the My It Works pay portal in United States Dollars (USD) will I be able to convert these funds to a different currency?**

A. Yes, once funds are loaded to a My It Works pay portal account, Distributors will be able to convert funds into their local currency.

**Q. If I convert the funds in my My It Works! Pay Portal account to another currency, how is the exchange rate determined?**

A. My It Works! Pay Portal rates are updated daily at approximately 9AM EST (GMT-5). Our rates are based on the retail currency rates and are roughly equivalent to what you would receive at an exchange bureau when using your credit card to make foreign currency purchases.

**Q. How do I sign up for the Payoneer Mastercard?**

A. To sign up for the Payoneer Mastercard, please select "It Works Pay Card" on the left side of the Account Overview page of your eSuite. You can get this by clicking on the My Account link found by moving your mouse over your name at the top of the page. Select It Works Prepaid MasterCard and follow the enrollment process. Once your account has been activated your payment method will be changed to Payoneer. You may get payments to your My It Works! Pay Portal account prior to this changeover occurring and you will need to log into your My It Works! Pay Portal account and transfer the funds to your bank account. You can't transfer funds from My It Works! Pay Portal to Payoneer or vice versa. Once your funds are loaded on your Payoneer card you will have the option to transfer them to a US bank. You can do this through your Payoneer online account.

**Q. Are there any fees involved with Payoneer?**

A. Yes, there are fees with the Payoneer Prepaid Mastercard, including:

Activation Fee - \$9.95 USD (one-time fee)

Domestic ATM Withdrawal Fee - \$1.50 USD (per transaction)

International ATM Withdrawal Fee - \$3.50 USD (per transaction)

For more details, please visit [www.payoneer.com](http://www.payoneer.com).

**Q. If I change my Payment Method, how long before it takes effect?**

A. For weekly Fast Start Bonuses, you must change your Payment Method by Monday for it to be in effect for Friday's payment. For monthly commissions, you must change your payment method prior to the first day of the month to guarantee your new payment method will be used.

**Q. What is Distributor Rebate Credit?**

A. Distributor Rebate Credit is a \$120 product credit that new distributors can earn if they meet the following qualifications within their first 30 days: Purchase a Business Builder Kit, enroll with a minimum 80 BV auto-shipment, and enroll four (4) qualifying Loyal Customers. The four (4) Loyal Customers may not share an address with another Loyal Customer or the enroller. Once all of these qualifications have been met within the 30 days, a product credit will be applied overnight. This credit will be recovered if one of the four Loyal Customers used for qualifications cancels prior to completing the three month agreement and is not replaced or if the Distributor does not process their 80 BV (minimum) auto-shipment order.

**Q. What is a Fast Start Bonus?**

A. The Fast Start bonus is a \$100 USD bonus paid to the enroller of a new distributor when all qualifications have been met by both the enroller and the new enrollee, within the first 30 days of the new distributor enrollment date. The bonus period for Fast Start bonuses runs from Saturday to Friday and it is paid the following Friday. This bonus will be recovered if one of the Loyal Customers cancels prior to completing the three month agreement and is not replaced or if the distributor does not run their 80 BV (minimum) auto-shipment.

**Q. What are the qualifications to earning a Fast Start Bonus?**

A. There are a few qualifications, which must be met by Friday to be paid the following Friday, within the first 30 days of the new distributor enrollment date. Those qualifications include: the enroller must have purchased a Business Builder Kit or accumulate 500 PBV, enroll and maintain two Active Loyal Customers who do not share an address with the enroller or other Loyal Customers, and have at least one 80 BV (minimum) auto-shipment run or currently have one set to run. The enrollee must have purchased a Business Builder Kit, enroll in the auto-shipment program with a minimum 80 BV auto-shipment, and enroll two Loyal Customers who do not share an address with the enroller or other Loyal Customers.

**Q. What is a Qualified Active Loyal Customer?**

A. A Qualified Active Loyal Customer is a Loyal Customer who is in the process or has fulfilled the It Works! Loyal Customer agreement and who does not share an address with the enroller, any other Distributor, or any other Loyal Customer. A Qualified Active Loyal Customer counts towards bonuses and rewards. The Qualified Active Loyal Customer does not need to have an active auto-shipment profile if they have already completed the Loyal Customer agreement.

**Q. Could bonuses and/or rebate credits be recovered?**

A. Yes. Any Loyal Customer who is counted towards a bonus, reward, or credit but fails to complete the Loyal Customer agreement must be replaced within 14 days or the bonus, reward, or credit that was earned using this Loyal Customer will be recovered. Also, if the Distributor's initial minimum 80 BV auto-shipment fails to run, any bonuses or rebate credits can be recovered.