

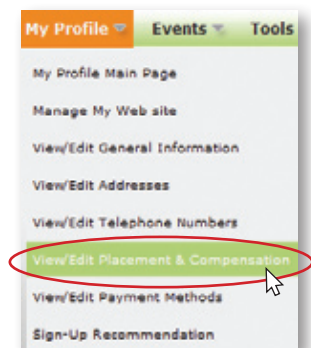
## What is IsaWallet?

IsaWallet is an easy-to-use, secure, global online wallet dedicated to Isagenix and its Associates.

IsaWallet allows you to instantly receive commission payments from Isagenix and electronically transfer funds into your bank account worldwide.

### 1. Switching to IsaWallet

To select IsaWallet as your preferred compensation payment method, log into your Isagenix Associate Back Office. Then, from the homepage select "View/Edit Placement & Compensation" from the "My Profile" dropdown menu.



On the Placement & Compensation page, choose the option titled "IsaWallet" from the "Method of Compensation Payout" dropdown list. Then, select "Save" to save IsaWallet as the new default payment method for your profile.

### 2. Account Activation

In order to best meet the needs of our Associates and offer a secure payment process, Isagenix requires each member to provide a **unique email address** for all active members receiving compensation. If you do not currently have a personal email address, please sign-up for one through a free local service provider .

**An example of a new activation email is as follows:**

Dear [your name]

IsaWallet has registered a new account for you on <https://www.isawallet.com>

Your account number [your account CSXXXXXXXXXX].

Please click the following link to complete activation of your account.

- **What happens if I don't receive my new activation email?**

If you do not receive your new activation email, be sure to check your email program's spam/junk folder (if you have one), as it may have been placed there inadvertently.

To request a new activation email, go to [www.isawallet.com](http://www.isawallet.com), click the "Forgot Password" link on the homepage, and **enter your email address**.

A new activation email will be sent to you.

- **Online Demos**

To view step-by-step instructions on how to activate your account or remove funds, click the "View Demo" buttons located at the bottom of the homepage on the IsaWallet website.

[www.isawallet.com](http://www.isawallet.com)



### 3. Your IsaWallet Account

Your IsaWallet account holds your local currency allowing you to Cash Out to any financial institution in Australia or New Zealand.

An example of what your account will look like when you successfully activate and login to your account:



### 4. Receiving Payments

As an IsaWallet account holder, your Isagenix commission payments will automatically be credited to your IsaWallet account. Once funds have been credited to your account, you will receive an email notification from **notifications@isawallet.com** letting you know this has taken place.

After funds have been credited to your account, you can easily move them to any financial institution in Australia or New Zealand by following the steps outlined in section 5, "Cashing Out".

**An example of the account credit email you will receive is as follows:**

Dear [your name],

IsaWallet has loaded USD \$5.00 to your account at [date and time]

Message from the sender is:

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[IsaWallet's personal note to you about this credit].  
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The amount has been added to your account.

Thank you for using IsaWallet.

<https://www.isawallet.com>

### 5. Cashing Out

To move funds to your bank account:

1. Click **Cash Out**.
2. Select whether you will transfer to an account which has been previously stored or to a new account and click **Continue**.
3. If you are transferring to a new account, enter your account information including:

BSB	Account Number	Name
Your 6-digit BSB number	Maximum 12 digits, no spaces or dashes ( - )	Name of the Account Holder

4. To save your account information in IsaWallet, select the check box next to **Save as Nickname**, enter a name for the account and click **Continue**.
5. Enter Amount to transfer or select **Total Account Balance**.
6. Enter any personal **Notes** about your transaction and click **Continue**.
7. Verify the information entered and click **Confirm** to proceed with your request.

**Typical Payment Processing Time Frame:** Cash Out requests to Australian Financial Institutions is **2-3 business days**. For New Zealand Financial Institutions please allow **3-4 business days**.

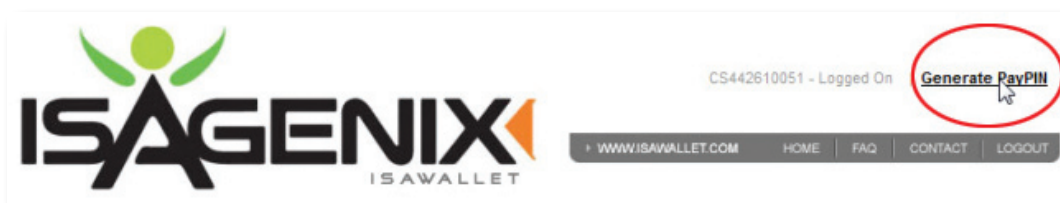
## 6. Making Payments to Isagenix

To activate and make payments through your Associate Back Office using the funds in your IsaWallet account, you will first need to generate a PayPIN via your IsaWallet Account.

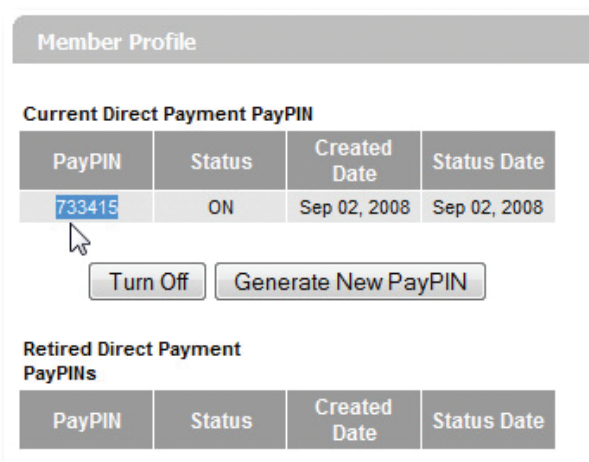
- A new PayPIN does not need to be generated for each payment, as it can be **reused for multiple payments**.
- If you will not be making purchases from Isagenix with the funds in your IsaWallet account, PayPINs can be deactivated using the **Turn Off** button on the “Generate New PayPIN” page.
- PayPINs can be re-activated at any time by going into the “Generate New PayPIN” page and clicking **Turn ON**.

### To generate a PayPIN:

1. Login to your IsaWallet account at <https://www.isawallet.com>
2. Click **Generate PayPIN\*** from the top right of the page, beside your IsaWallet account number.



3. Click **Generate New PayPIN** on the following page. Your PayPIN will be displayed in the “PayPIN” column, and will also display beside your IsaWallet account number (at top-right side of page).



\* Copy your PayPIN and keep it handy. It is needed to make payments using the funds in your IsaWallet account.

## 7. Fees

	Account Maintenance*	Cash Out	PayPIN
Australia (AUD)	\$1.15	\$2.15	\$1.15
New Zealand (NZD)	\$1.15	\$2.50	\$2.50

\* The Account Maintenance fee is a monthly fee. It is automatically assessed after the initial load to your account, and then monthly thereafter.

## 8. Customer Support

### Frequently Asked Questions

For answers to IsaWallet FAQs: click the “**FAQs**” button on the menu bar of the IsaWallet website, or visit <http://www.isawallet.com/faqs.jsp>

### Telephone Support

*hyperWALLET* have Live Customer Support Representatives based in Canada. They are available Tuesday – Saturday, 1:00am – 10:00am Australian EST, (Monday – Friday, 8:00am – 5:00pm Canadian time) excluding British Columbia, Canada statutory holidays.

- Toll-Free in Australia 1800 110 134
- Toll-Free in New Zealand 0800 444 011

### Email Support

If you have any questions or comments, please email [support@isawallet.com](mailto:support@isawallet.com) and a Customer Support Representative will respond as soon as possible.

If your inquiry is in regards to a specific transaction, please provide a detailed description of the transaction you were attempting.

## About *hyperWALLET*

IsaWallet is a service of *hyperWALLET* Systems Inc., a privately held financial services technology company located in Vancouver, BC Canada.

*hyperWALLET* is a leading provider of online and mobile payment, international payments, and financial technology solutions to world-class customers globally.

With hundreds of customers (including more than 200 credit unions) that touch millions of users, *hyperWALLET*'s clients span numerous sectors including financial services, business and government.

