

All about **your** **new Payment** **Account**

PayQuicker Training Guide



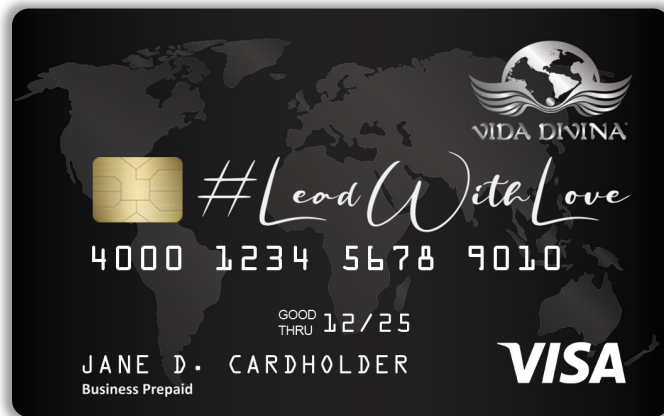
About PayQuicker



PAYQUICKER

- Leading payout provider supporting over 300 Direct Selling companies since 2007
- Direct Selling Association Partner of the Year Award Winner in US & Canada
- Top clients include Tupperware, Juice Plus+, Melaleuca, Nature's Sunshine, Younique, AdvoCare
- Corporate office and customer service located in Rochester, New York
- The only solution with plastic and virtual cards supported by Apple Pay, Google Pay and Samsung pay!

Your Payment Account from PayQuicker



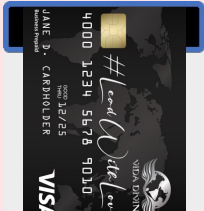
- Insured bank account owned by you, in your name
- Receive instant and secure commission payments
- Spend earnings immediately with flexible options
- Pay for your products using your PayQuicker payment account
- Use a branded Visa (US) or Mastercard (EU) for in store purchases
- Load funds into your payment account from an external account

Flexible Spend Options

With Your PayQuicker Account



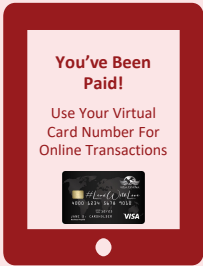
Instantly Spend with Card



Access Cash at ATM



Spendback Purchases



Virtual Card - Instantly Spend Online



Apple, Google, Samsung Pay



Bank Transfer

Your Prepaid Debit Card



- ✓ Use available balance to make purchases with your plastic & virtual debit cards
- ✓ No need to load card before spending
- ✓ Load debit cards to mobile wallet
 - *Compatible with Apple Pay, Samsung Pay (US only), Google Pay*
- ✓ Use anywhere VISA is accepted in US
- ✓ Use anywhere Mastercard is accepted in EU

Spend Options

PLASTIC & VIRTUAL DEBIT CARDS

- Use anywhere VISA or Mastercard are accepted
- Instant access to Virtual Card, no waiting for the plastic card

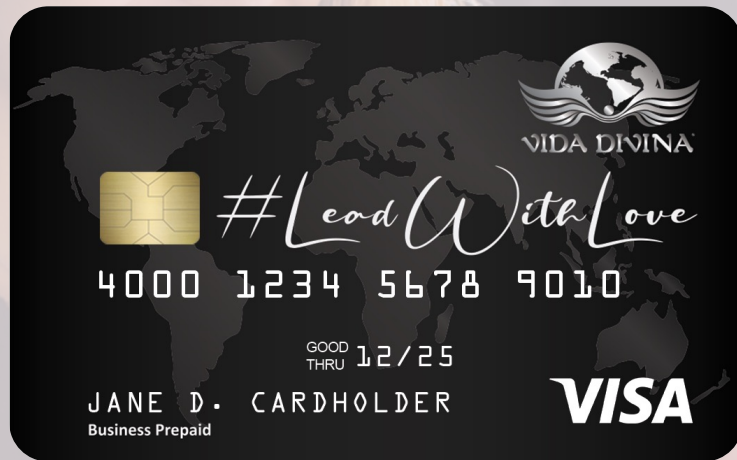
MOBILE WALLET

- Access funds without a plastic card
- No cost, instant pay, and instant spend
- Compatible with:





















CASH APPS

- Load debit as form of payment
- PayPal, Venmo, etc.





Comprehensive Support

	English
	Português (Brasil)
	Português (Europa)
	Français
	Italiano
	Deutsch
	한국어
	中文 (简体)
	中文 (繁體)
	English (Great Britain)
	Français (Canada)
	日本語
	Español (España)
	Español (México)
	Polski
	čeština
	Nederlands
	Русский

- 24-hour online card support for lost or stolen cards
- Dedicated, multi-lingual support is available via phone, email and live chat in over 16 languages
- Available 4:00 am to 4:00 pm PT Mon – Fri
- Located in Rochester, New York

How to Register

For your PayQuicker Payment Account

Step 1



Welcome!

Vida Divina invites you to register for a new payment account using the following link.

[Click here to create your account.](#)

Customer Support

Support Hours: 8:00am - 7:00pm ET Mon - Fri

United States, Canada, and Puerto Rico: [1 \(866\) 400 2712](#)

United Kingdom: [+ 44 12 2445 9238](#)

France: [+ 33 3 60 85 00 81](#)

Australia: + 61 870 708 064

Mexico: [+ 52 55 5350 7204](#)

Spain: + 34 8818 00000

Hong Kong: [+ 852 5808 4046](#)

Italy: [+ 39 06 94804009](#)

Outside of the United States: 011 [\(585\) 507-4604](#)

Support Email: [Send Email](#)

*Please do not reply to this email. This mailbox is not monitored and you will not receive a response. For assistance, please refer to the Support Contact information above.

[Deutsch](#) | [English](#) | [English \(British\)](#) | [Español \(España\)](#) | [Español \(América Latina\)](#) | [Français](#) | [Français \(Canada\)](#) | [Italiano](#) | [日本語](#) | [한국어](#) | [Português \(Brasil\)](#) | [中文 \(簡\)](#)



Registration Invitation Email

- Open email from no-reply@mypayquicker.com
- Subject line: "An invitation from PayQuicker"
- Click "Click here to create your account" link to start registration
- Email contains Customer Support contact information
- View email in alternate languages with footer links

Step 2



Language ▾

New User Registration

Welcome to Vida Divina!

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Create New User Account

First Name	<input type="text"/>
Last Name	<input type="text"/>
Email Address	<input type="text"/>
Affiliate	<input type="text"/>
Create Username	<input type="text"/>
Create Password	<input type="password"/>
Confirm Password	<input type="password"/>

Username cannot be your email address and cannot include special characters. Must be letters and numbers only.

Password must be a minimum of 8 characters, consisting of lowercase letters, uppercase letters, numerals, and/or non-alphanumeric characters (eg. @, #, \$) and must include at least 1 character from each of the following:

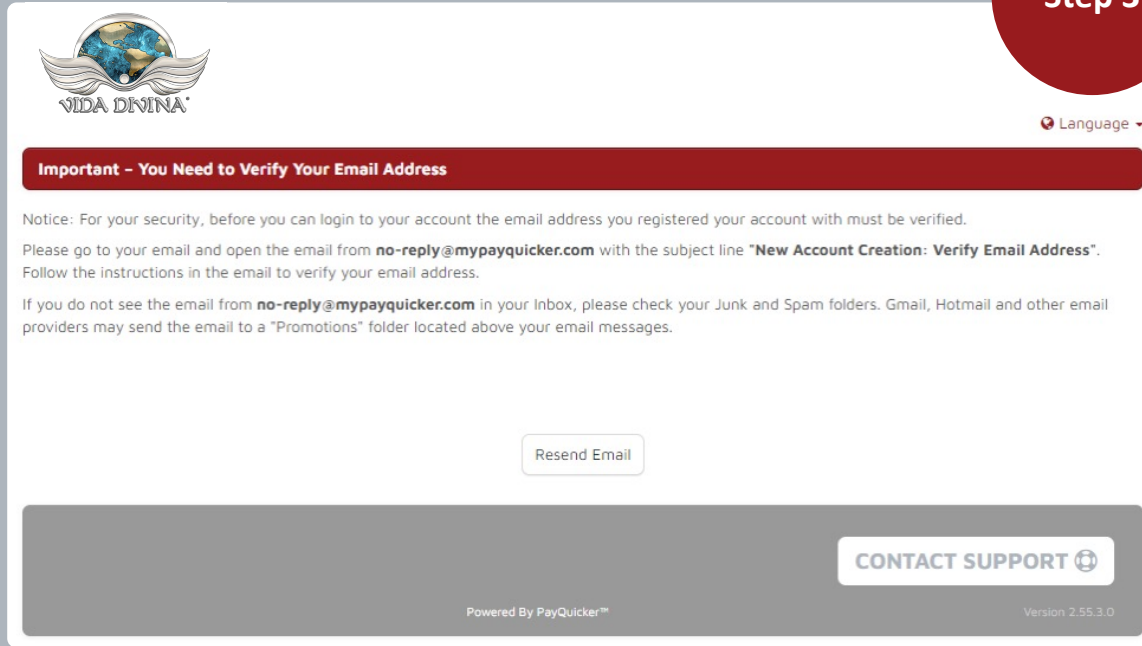
- A lowercase letter
- An uppercase letter
- A non-alphanumeric character (eg. @, #, \$)

Next

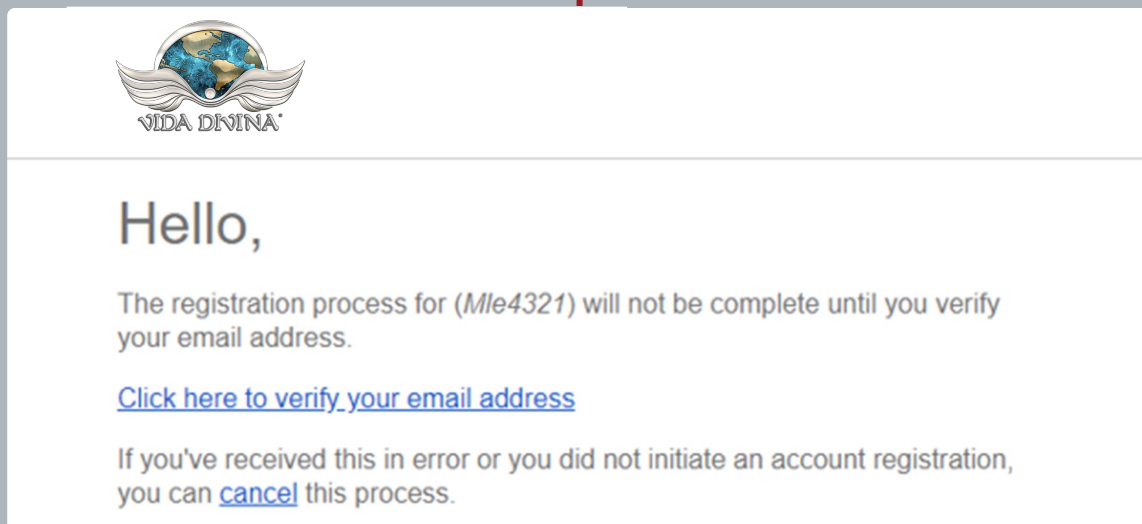
Create New User Account Form

- You must register as an individual for identity verification purposes
- Enter legal First Name and Last Name
 - Must match name on your ID
 - **Do not use a company name**
 - Company information can be added once registered
- Create Username and Password
- Email Address and ID are automatically filled

Step 3



The screenshot shows the top of an email notification. On the left is the 'SIDA DIVINA' logo. On the right is a 'Language' dropdown menu. Below the logo is a red banner with the text 'Important - You Need to Verify Your Email Address'. The main body of the email contains a notice about account security and instructions to check for an email from 'no-reply@mypayquicker.com' with the subject 'New Account Creation: Verify Email Address'. It also includes a 'Resend Email' button. At the bottom, there is a 'CONTACT SUPPORT' button and footer text: 'Powered By PayQuicker™' and 'Version 2.55.3.0'.



The screenshot shows the main body of the email. It starts with the 'SIDA DIVINA' logo. Below the logo, the text reads 'Hello,' followed by 'The registration process for (Mle4321) will not be complete until you verify your email address.' A blue hyperlink is provided: 'Click here to verify your email address'. At the bottom, it states: 'If you've received this in error or you did not initiate an account registration, you can [cancel](#) this process.'

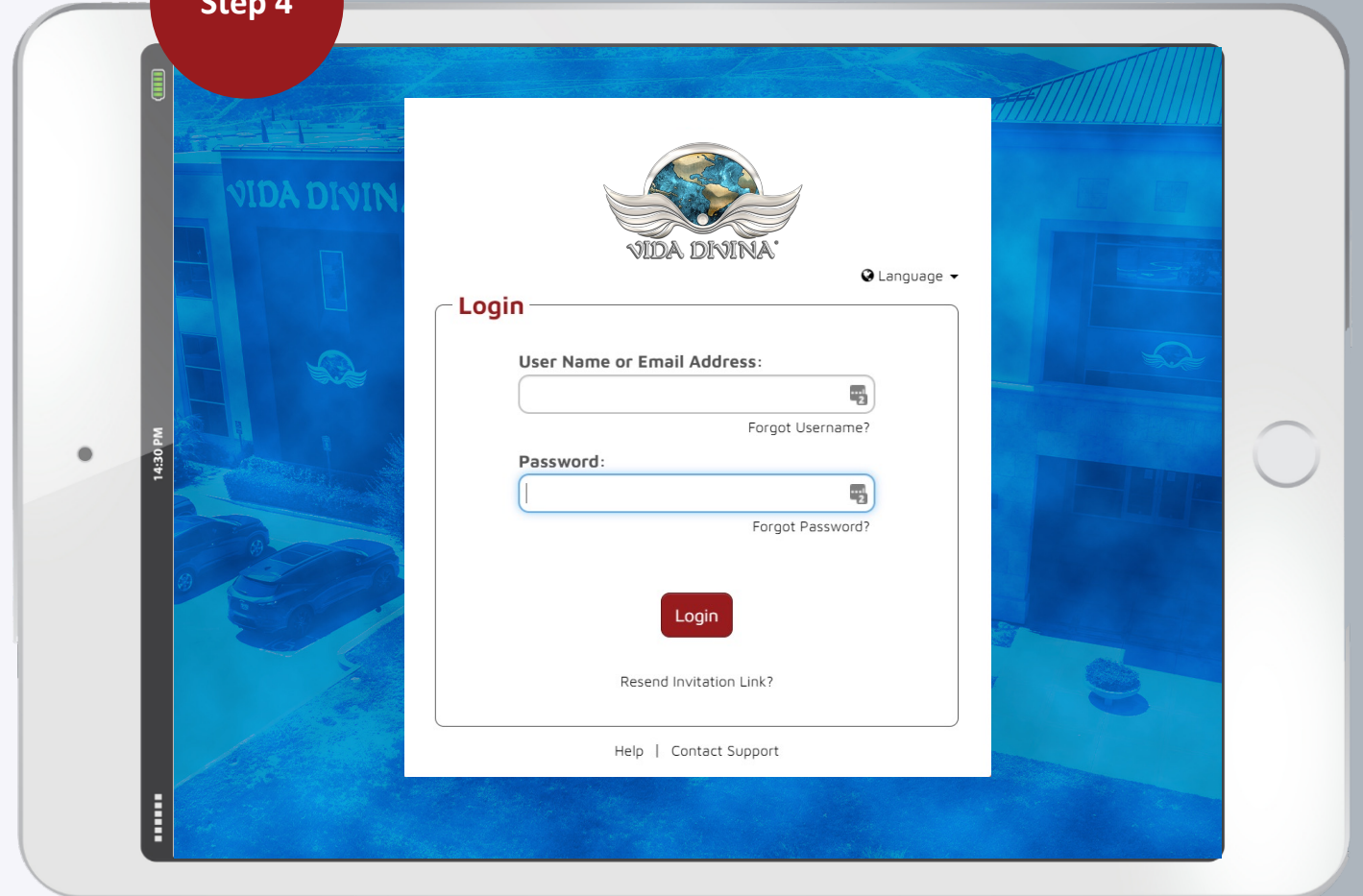
Verify Email Address

- Email address must be verified before completing registration
- Open email from no-reply@mypayquicker.com
 - Subject line: “New Account Creation: Verify Email Address”
- Click **Resend Email** button if you do not see the email in your inbox
- Click on **Click here to verify your email address** link

Step 4

Verify Email Address

- Enter Username (or Email Address) and Password
- Click **Login** button
- Complete registration steps





Step 5

Language

MetaBank USD

Step 3

Profile Information

Date of Birth: Month [v], Day [v], Year [v]
Country of Birth: [v]
City of Birth: [v]
Time Zone: Eastern Time (New York) [v]
Gender: Gender [v]
Business Name*: [v]

*Business Name is helpful if you file taxes as a business and not as an individual.

Phone Number

Both fields required. Mobile number can be used for the Primary Phone.
Primary Phone: [v]
Mobile: [v]

Addresses

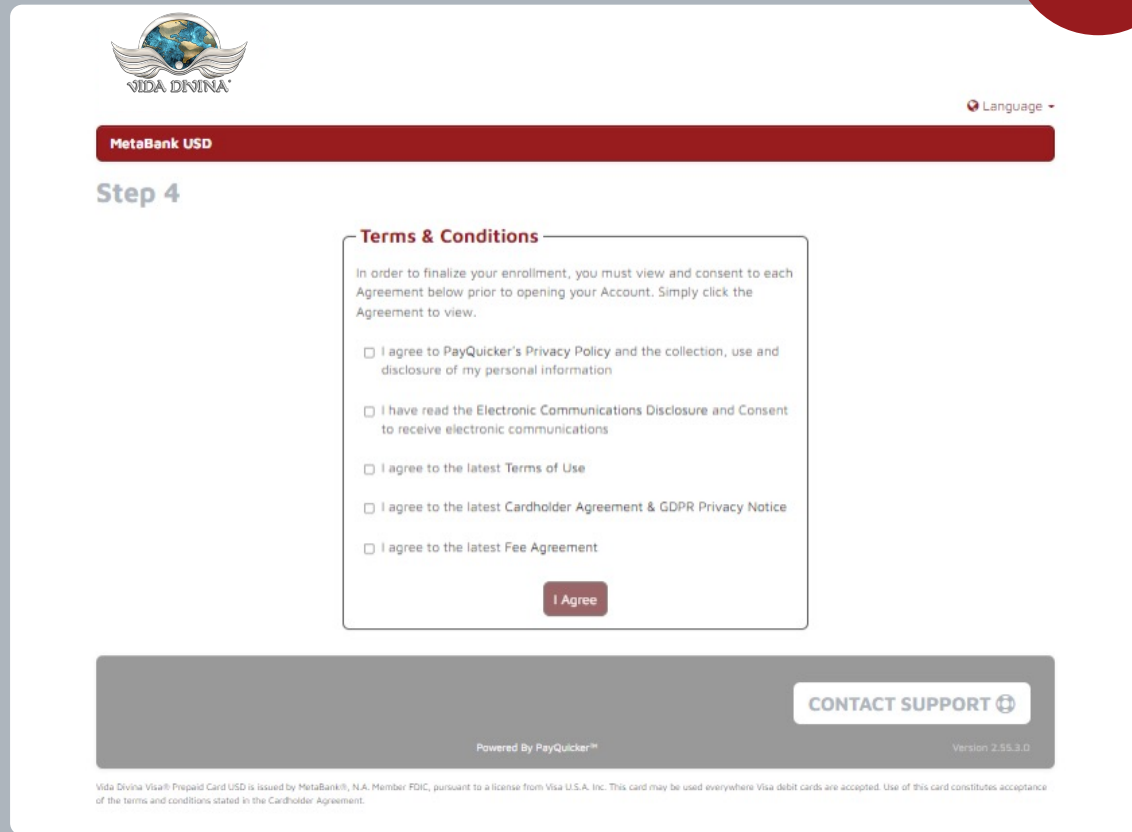
Residential Address
Country: United States [v]
Address Line 1: [v]
Address Line 2: [v]
City: [v]
State: Choose a state [v]
Postal Code: [v]
Mailing Address
IMPORTANT! Your Prepaid Card is mailed here!
 Same As My Residential Address

Next

Profile Information & Addresses Form

- Enter Date of Birth
- Select Time Zone
- Enter Phone Number(s)
- Enter Residential Address
- Enter Mailing Address (if different from Residential Address)
**Debit card is mailed to this address*
- Identity verification may be required

Step 6




The screenshot shows the MetaBank USD enrollment interface. At the top left is the logo for VIDA DIVINA. Below it, a red bar contains the text "MetaBank USD". To the right of this bar is a "Language" dropdown menu. Below the bar, the text "Step 4" is displayed. The main content area is titled "Terms & Conditions" and contains the following text: "In order to finalize your enrollment, you must view and consent to each Agreement below prior to opening your Account. Simply click the Agreement to view." Below this text are five checkboxes, each followed by a line of text: "I agree to PayQuicker's Privacy Policy and the collection, use and disclosure of my personal information", "I have read the Electronic Communications Disclosure and Consent to receive electronic communications", "I agree to the latest Terms of Use", "I agree to the latest Cardholder Agreement & GDPR Privacy Notice", and "I agree to the latest Fee Agreement". At the bottom of this section is a red "I Agree" button. Below the main content area is a dark grey footer bar containing a "CONTACT SUPPORT" button with a globe icon, the text "Powered By PayQuicker™", and "Version 2.55.3.0". At the very bottom of the page, there is a small line of text: "Vida Divina Visa® Prepaid Card USD is issued by MetaBank®, N.A. Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card may be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement."

Terms and Conditions

- Click each agreement to view
- Check each box to agree to Terms & Conditions
- Click **I Agree** button



 Language ▾

Thank You!

Your registration is now complete!

[Click to Access Your Account](#)

[CONTACT SUPPORT !\[\]\(2c3352433bff267ed8ae00945ed009eb_img.jpg\)](#)

Powered By PayQuicker™

Version 2.55.3.0

Vida Divina Visa® Prepaid Card USD is issued by MetaBank®, N.A. Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card may be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.



Hello,

You have successfully verified your email address for your account. Your username is *Mle4321*.

To log into your account, <https://vidadivina.mypayquicker.com/>.

Customer Support

Support Hours: 8:00am - 7:00pm ET Mon - Fri

United States, Canada, and Puerto Rico: [1 \(866\) 400 2712](tel:18664002712)

United Kingdom: [+ 44 12 2445 9238](tel:+441224459238)

France: [+ 33 3 60 85 00 81](tel:+33360850081)

Australia: + 61 870 708 064

Mexico: [+ 52 55 5350 7204](tel:+525553507204)

Spain: + 34 8818 00000

Hong Kong: [+ 852 5808 4046](tel:+85258084046)

Italy: [+ 39 06 94804009](tel:+390694804009)

Outside of the United States: 011 [\(585\) 507-4604](tel:5855074604)

Support Email: [Send Email](#)

*Please do not reply to this email. This mailbox is not monitored and you will not receive a response. For assistance, please refer to the Support Contact information above.

[Deutsch](#) | [English](#) | [English \(British\)](#) | [Español \(España\)](#) | [Español \(América Latina\)](#) | [Français](#) | [Français \(Canada\)](#) | [Italiano](#) | [日本語](#) | [한국어](#) | [Português \(Brasil\)](#) | [中文 \(簡](#)



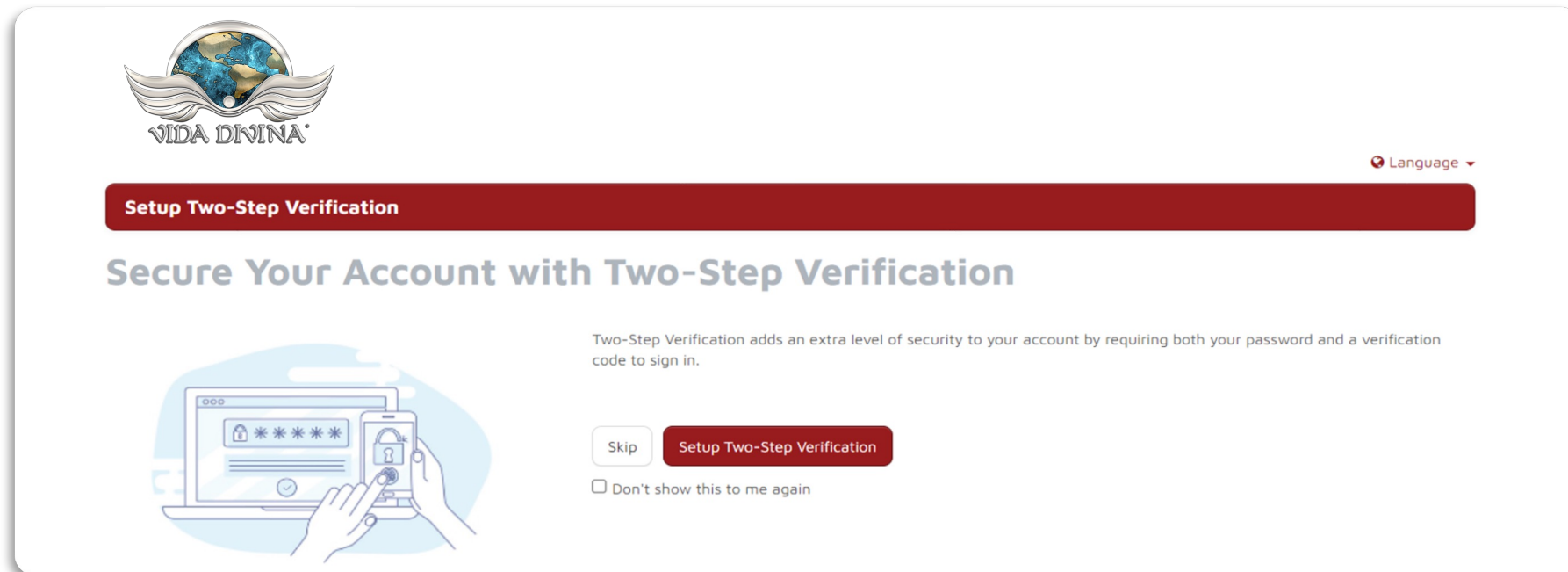
Registration Success Email

- Email contains:
 - Link to login to new account
 - Customer Support contact information
 - Link to communication preferences

Secure Account with Two-Step Verification

Keep your account secure by adding an additional layer of security!

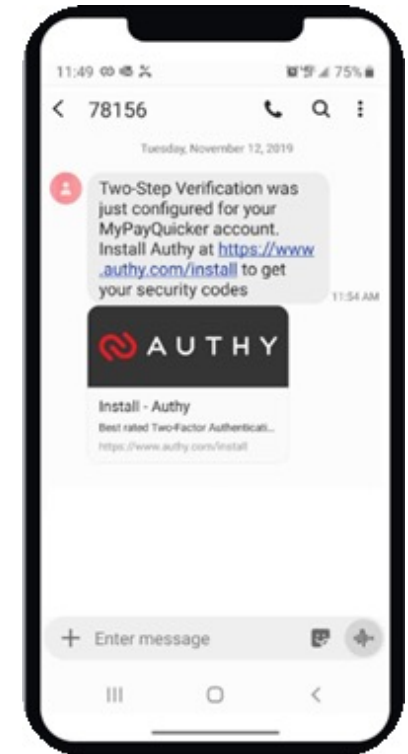
With your first login, you have the option to activate this feature, which requires both a password and a verification code sent via an app or SMS when logging in.



The screenshot shows a user interface for setting up two-step verification. At the top left is the 'VIDA DIVINA' logo, which features a globe with wings. In the top right corner, there is a 'Language' dropdown menu. A prominent red banner with the text 'Setup Two-Step Verification' is positioned below the logo. The main heading reads 'Secure Your Account with Two-Step Verification'. Below this heading, an illustration depicts a hand using a smartphone to verify a login on a laptop screen. A text block explains: 'Two-Step Verification adds an extra level of security to your account by requiring both your password and a verification code to sign in.' At the bottom, there are two buttons: a light blue 'Skip' button and a red 'Setup Two-Step Verification' button. Below the buttons is a checkbox labeled 'Don't show this to me again'.

Steps to Enable Two-Step Verification with App

1. Login to payment account
2. Click **Setup Two-Step Verification** button
3. Enter mobile phone number and click **Continue**
4. Open text message sent to mobile phone with link to download Authy authentication app
5. Click link, install Authy mobile device app, open Authy app on mobile phone
6. Enter mobile phone number and email address in Authy app when prompted and click **OK**
7. Choose from push notification, phone call, or SMS methods to receive verification code needed to login to payment account
8. Click pending "Two-Step Verification Registration" request in Authy app
9. Verify information and click **APPROVE**
10. Go to payment account and click Continue to my account



Steps to Enable Two-Step Verification with SMS

1. Login to payment account
2. Click **Setup Two-Step Verification** button
3. Enter mobile phone number and click **Continue**
4. Click **Use text messaging (SMS) for Authentication** or select **Use SMS for Authentication** from the “Having trouble, or want other options?” drop-down menu
5. Open text message sent to mobile phone with security code
6. Enter security code in the
7. Click **Verify** button.
verification is complete!
8. Go to payment account and click



Authy is a free authentication mobile app that can be used on Apple or Android devices. Authy generates unique verification codes which users enter as a second step when logging in to their account.

A text message was sent to - XXX - XXX - XXXX with instructions to download free Authy authentication app to mobile device. Click the link in the text message to download Authy app. Open Authy app on mobile device. Enter mobile number and email address when prompted. Select desired verification method. Click and accept the pending Two-Step Verification registration request in Authy app to proceed.

⌂ **Waiting for response to authorization request**

Didn't receive the request? [Send authorization request again](#)

Don't have a smartphone? [Use text messaging \(SMS\) for Authentication](#)

Cancel

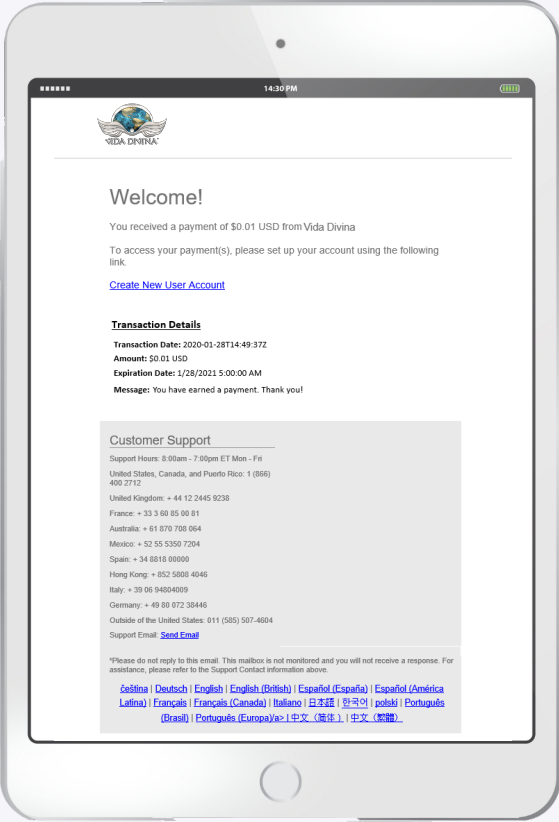
Finish this later

Having trouble, or want other options? ▾

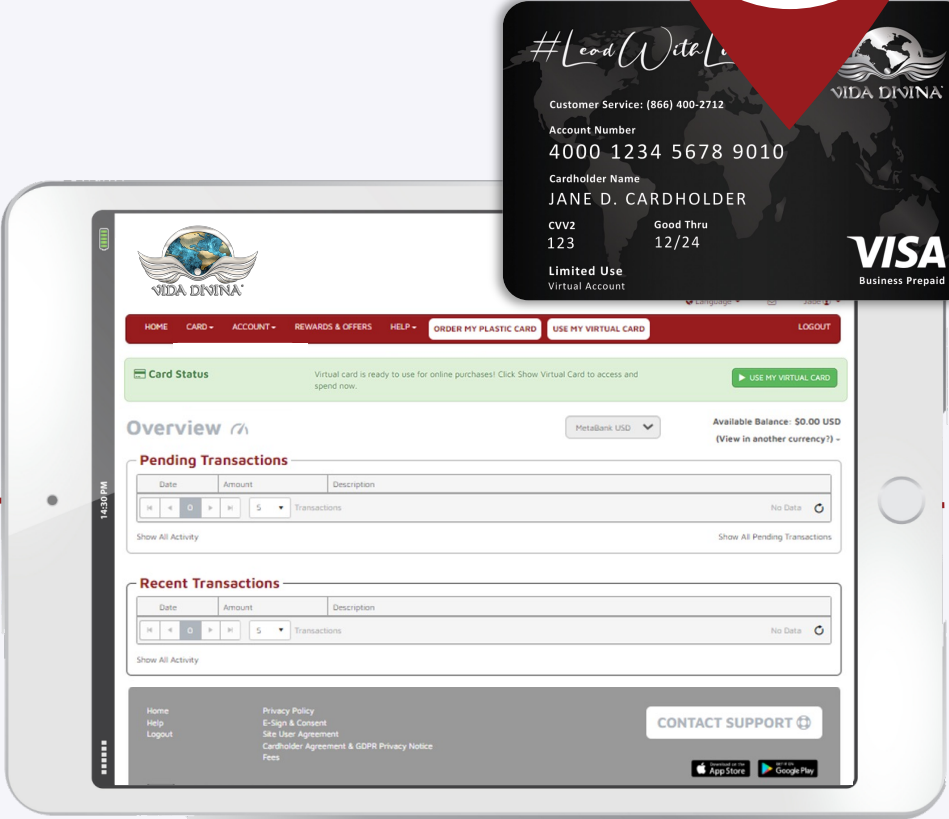
Your Payment Account & Cards

Receiving your earnings

Virtual Card is ready to spend immediately after registration!



Payment notification email



Funds are instantly available in account and on card





Language Jade

HOME CARD ACCOUNT REWARDS & OFFERS HELP **ORDER MY PLASTIC CARD** USE MY VIRTUAL CARD LOGOUT

Overview

MetaBank USD

Available Balance: \$0.00 USD
(View in another currency?)

Pending Transactions

Date	Amount	Description
No Data		

Show All Activity

Show All Pending Transactions

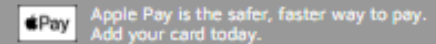
Recent Transactions

Date	Amount	Description
No Data		

Show All Activity

- Home
- Help
- Logout
- Privacy Policy
- E-Sign & Consent
- Site User Agreement
- Cardholder Agreement & GDPR Privacy Notice
- Fees

CONTACT SUPPORT



Powered By PayQuicker™

Version 2.55.3.0

Vida Divina Visa® Prepaid Card USD is issued by MetaBank®, N.A. Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card may be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.

Account Homepage



Language

HOME CARD ACCOUNT REWARDS & OFFERS HELP ORDER MY PLASTIC CARD USE MY VIRTUAL CARD

- Logout
- Edit Profile**
- Change Password
- Account Settings
- Security Settings
- Change Cookie Preferences

Edit Profile

MetaBank USD

Account Information

Profile Information [Request Name Change](#)

User Name

First Name

Last Name

Business Information (Optional)

Business Name

Time Zone

Time Zone

Email Address

Email Address

Phone Numbers

Primary Phone

Mobile

Addresses

Country

Residential Address

Address Line 1

Address Line 2

City

State

Postal Code

Mailing Address

IMPORTANT! Your Prepaid Card is mailed here!

Same As My Residential Address

Security

[Change Password](#)
[View Security Settings](#)

Cancel Save Changes

How to Enter Business Information

- After registration, add Business Name
- Click **Edit Profile** in the dropdown menu next to your name on the top right of the screen
- Enter Business Name in the Business Information section of the Account Information form
- Click **Save Changes** button

Card Tab


The screenshot shows the Vida Divina website interface. At the top left is the logo featuring a globe with wings and the text "VIDA DIVINA". Below the logo is a dark red navigation bar with the following items: "HOME", "CARD" (with a dropdown arrow), "ACCOUNT" (with a dropdown arrow), "REWARDS & OFFERS", "HELP" (with a dropdown arrow), "ORDER MY PLASTIC CARD", and "USE MY VIRTUA". A dropdown menu is open under the "CARD" tab, containing three options: "Use My Virtual Card", "Report Lost/Stolen Card", and "Order a Card". Below the navigation bar is a green banner with a "Card" icon and the text "Virtual card is ready to use for online purchases! Click Show Virtual Card to access spend now." Below the banner is the "Overview" section, which includes a "Pending Transactions" heading and a table with columns for "Date", "Amount", and "Description". The table has a pagination control showing "5 Transactions" and a "Show All Activity" link.

VIDA DIVINA

HOME CARD ACCOUNT REWARDS & OFFERS HELP ORDER MY PLASTIC CARD USE MY VIRTUA

Use My Virtual Card
Report Lost/Stolen Card
Order a Card

Card Virtual card is ready to use for online purchases! Click Show Virtual Card to access spend now.

Overview  MetaBank

Pending Transactions

Date	Amount	Description
⏪ ⏩ 0 ⏪ ⏩ 5 Transactions		

Show All Activity

Account
Tab

VIDA DIVINA

HOME CARD ACCOUNT REWARDS & OFFERS HELP ORDER MY PLASTIC CARD USE MY VIRTUAL CARD

Overview

MetaBank USD

Pending Transactions

Date
◀ 0 ▶

Show All Activity






Recent Transactions

Date	Amount	Description
------	--------	-------------

Add Bank Account

 Add a Bank Account

Transfer funds from your Vida Divina account into a personal bank account.

Destination Currency:	USD	 Change
Country	United States	 Change
Account Nickname	<input type="text"/>	
Name on Account	<input type="text"/> 	
Bank Name	<input type="text"/>	
Routing Number	<input type="text"/> Example : 012345678	
Account Number	<input type="text"/> Example : 01234567890	
Bank Account Type	<input type="text"/> Choose Bank Account Type 	
Bank Account Purpose	<input type="text"/> Choose Bank Account Purpose 	

Transfer Money to Your Bank

VIDA DIVINA

Language | Jade

HOME | CARD | ACCOUNT | REWARDS & OFFERS | HELP | ORDER MY PLASTIC CARD | USE MY VIRTUAL CARD | LOGOUT

Transfer Money To Bank

MetaBank USD | Available Balance: \$0.00 USD
(View in another currency?)

Transfer money from your Vida Divina account to a bank account of your choice. Transfers can take anywhere from 1-5 business days to complete depending on banking holidays.

Transfer Money To Bank

From: MetaBank USD

To: [Dropdown]

Transfer Money to Bank Fee

Bank Name

Name on Account

Country

Manage Bank Accounts

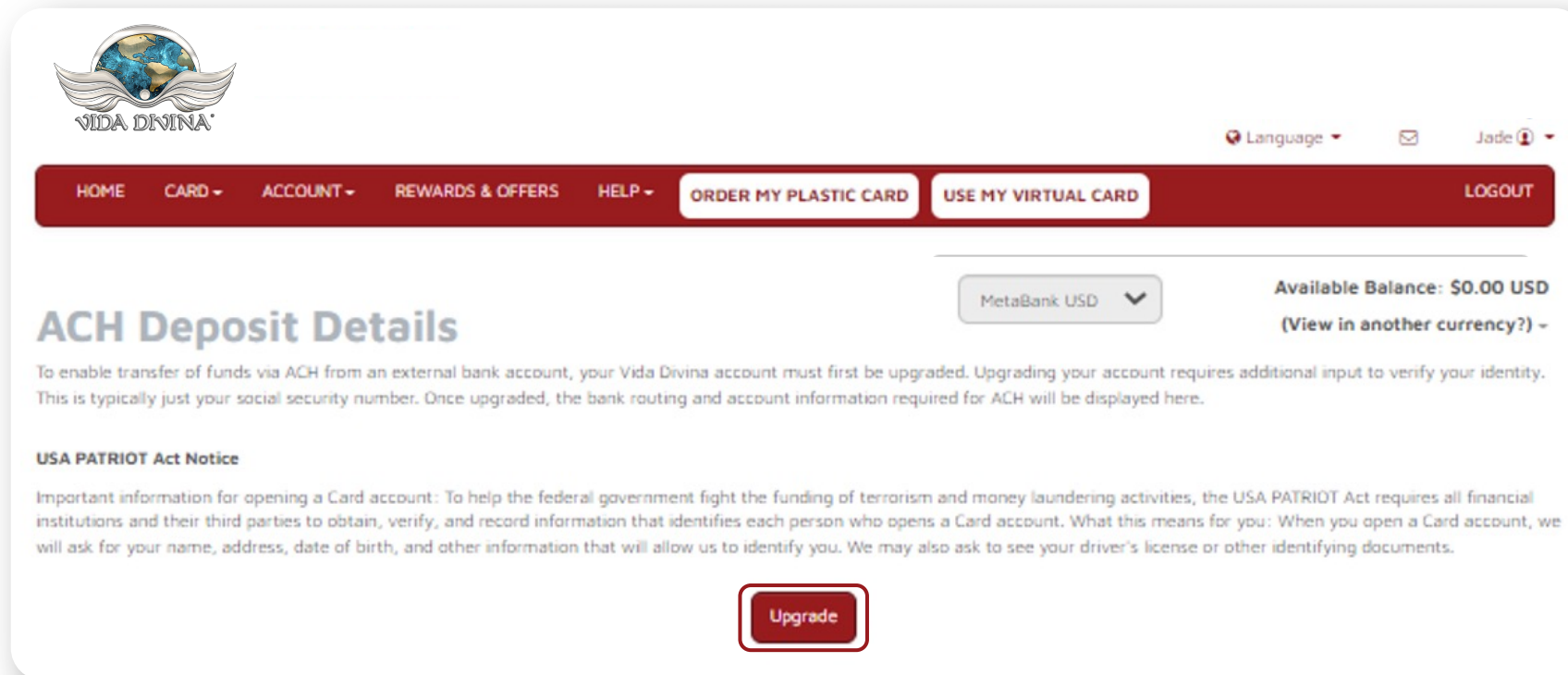
Amount: [Input] USD

Clear | Transfer

Upgrade US Accounts to Load Funds from External Account

Use your payment account to manage your business finances!

Upgrading allows you to transfer funds into your PayQuicker account from an external account.



The screenshot shows the Vida Divina website interface. At the top left is the logo featuring a globe with wings and the text "VIDA DIVINA". To the right of the logo are links for "Language" and "Jade". Below the logo is a dark red navigation bar with white text for "HOME", "CARD", "ACCOUNT", "REWARDS & OFFERS", "HELP", "ORDER MY PLASTIC CARD", "USE MY VIRTUAL CARD", and "LOGOUT".

The main content area is titled "ACH Deposit Details" in a large, bold, blue font. To the right of this title is a currency selector dropdown set to "MetaBank USD" and an "Available Balance: \$0.00 USD" with a link to "(View in another currency?)".

Below the title is a paragraph of text: "To enable transfer of funds via ACH from an external bank account, your Vida Divina account must first be upgraded. Upgrading your account requires additional input to verify your identity. This is typically just your social security number. Once upgraded, the bank routing and account information required for ACH will be displayed here."

Below this paragraph is a section titled "USA PATRIOT Act Notice" in bold. The text reads: "Important information for opening a Card account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card account. What this means for you: When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents."

At the bottom center of the page is a red button with the word "Upgrade" in white text.

Transfer Funds in from Bank

Account Upgrade for ACH Enablement

You have requested an upgrade to your Vida Divina account to enable ACH, which will allow you to load funds into your account from an external banking institution. To upgrade your account, your identity must first be verified. Please provide your Social Security Number to continue with the account upgrade. Alternately, you may skip this step for now and you will be prompted to complete the upgrade again at a later time.

USA PATRIOT Act Notice

Important information for opening a Card account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card account. What this means for you: When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Verify Identity

Social Security Number

Confirm Social Security Number

Cancel

I will do this later

Next



ACH Deposit Details

ACH Instructions

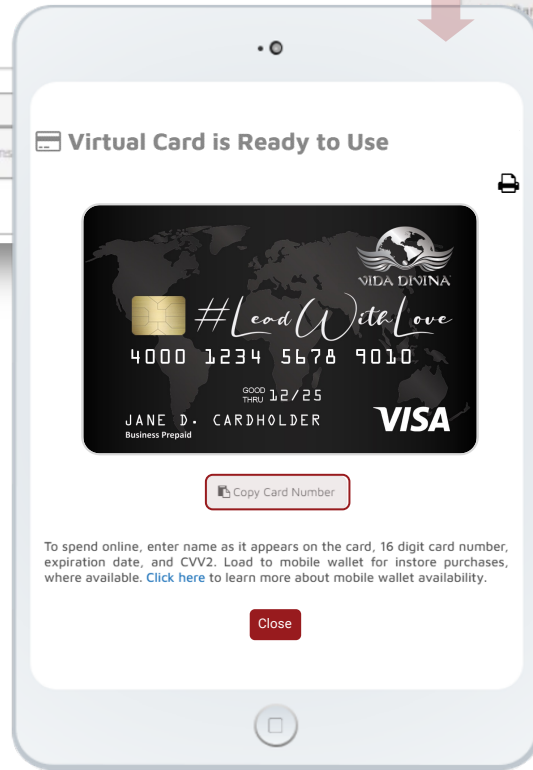
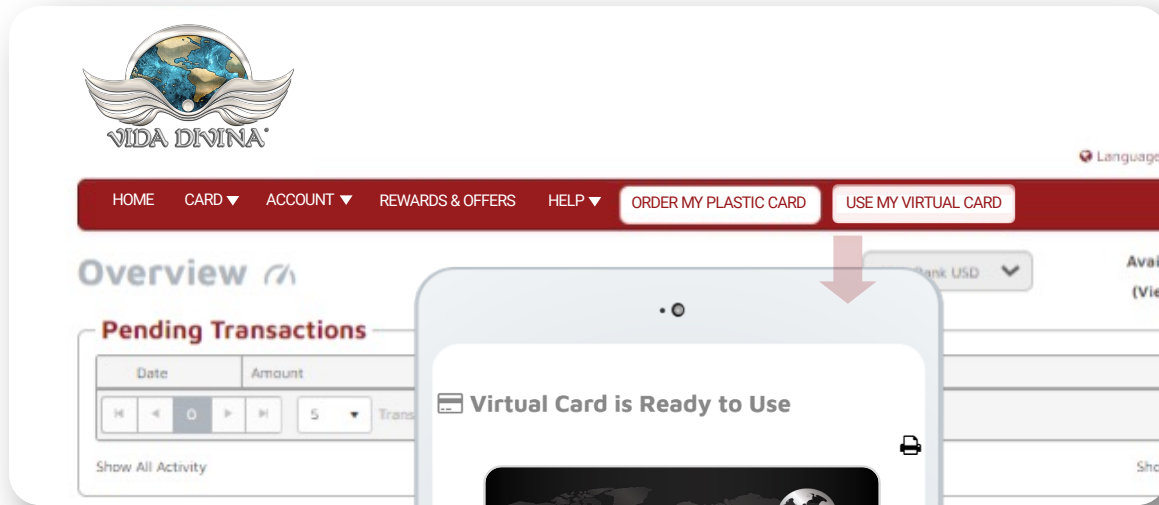
To transfer money into your MetaBank USD account, please follow any ACH instructions provided by your bank using the routing and account details below. Generally, these transfers take up to 3 days to process.

Bank Name MetaBank

Account Type: Checking

Routing Number XX-XXX-XXXX

Account Number XX-XXX-XXXX



Virtual Debit Card

- Click **USE MY VIRTUAL CARD** Button
- View 16-digit virtual card number
- Click **Copy Card Number** for easy online use

Plastic Card Activation

- Plastic card arrives in 10-14 days
- Card activation instructions
 - Click **ACTIVATE PLASTIC CARD** button on account homepage once received
- Card use tips
- Support contact information

400 Linden Oaks, Suite 320
Rochester, NY 14625

Congratulations!

Here is your new Prepaid Visa® Card

From:



✓ Use everywhere Visa debit cards are accepted

✓ Access cash at any ATM with Visa Plus

Log in to your account to review your Cardholder Agreement, check your balance, and monitor your activity.



CARD WILL NOT WORK
Until You Activate it ...

**TO ACTIVATE YOUR CARD
AND CREATE YOUR PIN**

Log in to your account at:
vidadivina.mypayquicker.com



For assistance call (866) 400-2712 (M-F 7:00am-7:00pm EST)
Or email support@payquicker.com. Cards cannot be activated
by calling this number or sending an email

Prepaid Visa Card Tips

- For additional assistance email support@payquicker.com
- Login to your card account to check your balance and monitor your activity
- Don't forget to sign the back of your card
- Select "Credit" to swipe and sign for purchases
- Select "Debit" and use your PIN to get cash back with a purchase
- Use the mobile app for easy access to account information¹

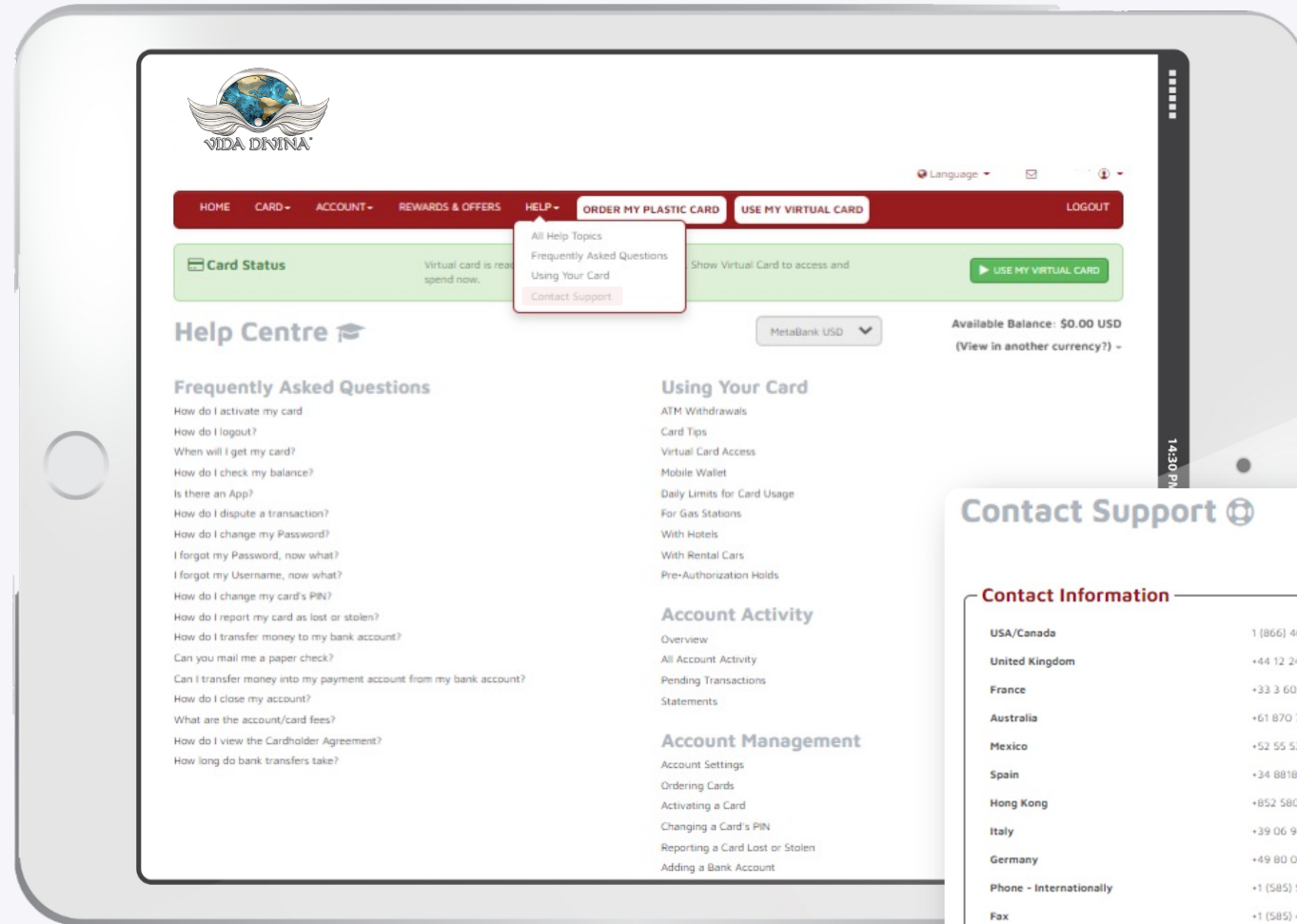
Purchasing Gas:

When purchasing gas with your card you will need to prepay with the cashier inside the station.

PAYQUICKER
www.payquicker.com

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about your
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Account?



Contact Support

Contact Information

USA/Canada	1 (866) 400-2712
United Kingdom	+44 12 2445 9238
France	+33 3 60 85 00 81
Australia	+61 870 708 064
Mexico	+52 55 5350 7204
Spain	+34 8818 00000
Hong Kong	+852 5808 4046
Italy	+39 06 94804009
Germany	+49 80 072 38446
Phone - Internationally	+1 (585) 507-4604
Fax	+1 (585) 445-3488
Contact Form	https://payquicker.com/support/
Email Address	support@payquicker.com
Mailing Address	PayQuicker LLC 400 Linden Oaks Suite 320 Rochester, New York 14625 USA

Thank You!

