



**Easy, safe and private online payments
for everyone**

Ukash Reseller Information

**Ukash is an established international company that provides an
alternative way for people to pay for goods and services online.**



BACKGROUND INFORMATION

What is Ukash?

Prepaid online cash for spending online

Who uses Ukash?

Anyone who is cautious about putting their financial details online, have no credit or debit cards or are worried about fraud

What Ukash delivers to merchants

- > Access to new customers who can't or won't transact online today
- > An alternative if the customers' cards are declined
- > The ability to deliver to customers anywhere knowing that payment is assured.

Why work with Ukash

We're regulated by the FSA, subject to strict monitoring of fraud, AML and technical processes. Our patented, proven and scalable technology is supported by the worldwide resources of Blue Label Telecoms.

Merchant benefits of accepting Ukash

- > No chargebacks or fraud as Ukash assures funds
- > Fast ROI due to ease of integration and choice of methods
- > Access to international customers; single integration for all currencies and countries
- > Reach new customers regardless of their age or credit status

Ukash features

- > High individual voucher limits plus ability to combine vouchers
- > Dynamic 'change' vouchers issued when voucher is bigger than checkout total
- > Vouchers widely available from convenient locations and online
- > Anonymous and free to use



WHY BECOME A RESELLER FOR UKASH?

What's in it for me?

Ukash pays its Resellers a commission for distribution that varies dependant on volume. The range is 0.5% for smaller orders and as big as 3% for large orders over €1,000,000 per month.

All Resellers get the Ukash branding pack and we will promote you at Ukash.com.

To grow our business together we will add you to the list of Resellers and Issuers distributed to all the merchants that accept payment by Ukash.

BECOMING A PARTNER

What do I need to do to become a Ukash Reseller

Two opportunities are available: **Authorised Direct Reseller** or **Authorised Sub Reseller**.

An **Authorised Direct Reseller** must complete a "KYC" (Know Your Customer) document, pay a one-off set-up fee of €100 and make a minimum order of €500 per month.

If you are unable to start as a Authorised Direct Reseller today then you can become an **Authorised Sub Reseller** working with one of the Ukash Authorised Direct Resellers. Orders and the paying of the commission will take place directly between the Sub Reseller and the Direct Reseller.

Applying to be a Authorised Direct Reseller

Complete the Know Your Customer document and email or fax it to reseller_application@ukash.com or +44 (0) 20 7089 4072

If you are successful you will receive an Issuing Agreement. This should be signed and returned and you will then receive information regarding the placing of your first voucher order.

When you place your first order a one-time set-up fee will be charged. There is a one-time set up fee of €100; this fee covers all administration costs. This fee will be applied once we approve all documents. Ukash will invoice it to you separately and we will ask you to add this fee to your first settlement.

Applying to be an Authorised Sub Reseller:

Complete the Know Your Customer document and email or fax it to reseller_application@ukash.com or +44 (0) 20 7089 4072

We will respond to you after we receive the completed KYC documentation. Your local Authorised Direct Reseller will contract with you directly and pay any commissions directly.

You will also receive the Authorised Sub Reseller branding pack.



Why do I need to complete the KYC?

As Ukash is regulated by the UK Financial Services Authority it is a requirement that any distributors of Ukash undergo the Know Your Customer process.

Sole trader

If you are a sole trader (not a Limited company or partnership) you can still apply to become a Ukash Reseller. When returning the Know Your Customer document you will also need to provide:

- A copy of your passport
- A copy of a bank statement for the account specified in the KYC. The name of the bank account should be the same as the company or sole trader's name
- A copy of a utility bill showing the same address as that in the KYC

PROCESSING ORDERS

Authorised Direct Reseller

Paying for Vouchers

The minimum order value of vouchers is €500, though the vouchers can be ordered in different values and many currencies.

All vouchers orders will be prepaid. The commission or discount is based on the value of vouchers ordered each month. Upon receipt of the funds in our bank account we will send you the vouchers electronically.

Ukash only accept bank transfers to our bank account either in the UK or Germany. Ukash does not absorb any costs related to the bank transfer. The bank account, which you will use to settle the funds to us, should be the same bank account as stated in the KYC.

Delivery of the Vouchers

The vouchers will be sent to you by email in a PGP-encrypted Excel file.

Voucher Details

You will be able to choose the denomination and the currency of the vouchers required in each order.

Authorised Sub Reseller

Your local Authorised Direct Reseller will contract with you directly and pay any commissions directly. There will be no financial relationship between yourselves and Ukash. Orders will be placed with the Authorised Direct Reseller.



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