



YOUR ONBOARDING GUIDE

Thanks for choosing Payoneer as your global payment provider.

To help you get set-up as easily as possible, and to ensure you have everything you need to optimise your account, we have created this short guide which covers the onboarding process and 'how to' guides for some of our most important account features.

You can also checkout our [support page](#) for full guidance on all our products.



CONTENTS

Verifying your Payoneer account

KYC documents

Company verification

Company address verification

Company structure

Proof of residential address

Government-issued photo ID

Bank account verification

Line of business questionnaire

Authorized Representative Letter / Letter of Authorization

Account Features

Add funds

Request global payments via SWIFT

Ordering cards

Updating contact information in your account

Two-step verification guidelines

VERIFYING YOUR PAYONEER ACCOUNT

KYC documents

All documents must be uploaded directly to the **Verification Center**. To access the verification centre, log into your account > and go to **settings** by clicking on the icon with initials, located in top right corner.

To verify your account, you need to provide the following:

01 COMPANY VERIFICATION

Valid documents:

- Certificate of Incorporation
- Certificate of registration
- Business license
- PAN (company) - India
- Proof of company activity
- Electronic business license (电子营业执照) - China only

02 COMPANY ADDRESS VERIFICATION

Valid documents:

- A copy of a recent utility bill (no older than 3 months) stating the company name, as well as the exact address provided in the application. (Examples include gas, water, electricity, landline phone, internet, and cable television bills).
- A copy of a Certificate of Incorporation (COI), which includes the company name as well as the exact address provided in the application.
- A copy of a recent bank statement, which cannot be older than 3 months, with the company name and the exact address used in the application.

03 COMPANY OWNERSHIP STRUCTURE

This document must show how 100% of company's shares or capital are separated amongst owners. We can accept either of the following:

Valid documents:

- An official government issued document
- A certified true copy signed and stamped by a certified attorney/notary/accountant

04 PROOF OF RESIDENTIAL ADDRESS

It must be government-issued or issued by a government-recognized entity such as a bank, utility company, municipal authority etc.

Requirements:

- Registered to the Account Holder
 - Full address with post code
 - Date of lissuance
 - If providing bank statement/utility bill, this must be dated within last 3 months.
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05 GOVERNMENT-ISSUED PHOTO ID

Requirements:

- Government-issued
 - Name
 - Date of birth
 - ID number/document number
 - Photograph
 - Cannot be expired
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06 BANK ACCOUNT VERIFICATION

The bank statement must match exactly the bank account details provided at registration. If there is a mismatch of details, this document will be rejected.

Requirements:

- Bank account name
 - Bank name
 - Bank number
 - Currency
 - Date of issuance (within the last 3 months)
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07 RECEIVING ACCOUNTS QUESTIONNAIRE

The Receiving Account Questionnaire is a crucial step in the approval process for Payoneer receiving accounts. This questionnaire helps us understand your business and ensure its eligibility for receiving payments through Payoneer.

You will be asked to provide this information after your account is verified and before we issue receiving accounts.

Information requested includes:

- A brief description of your business
- Your primary use of the Payoneer account
- A functioning URL for your business

Please note, that in case your business does not have a URL, you will be requested to provide supporting documentation to verify the services offered by your business. These include a valid and signed work agreement/contract or invoice. Your account manager will request this documentation from you upfront in the instance that no URL is provided.

08 AUTHORISED REPRESENTATIVE VERIFICATION LETTER / LETTER OF AUTHORISATION

This should be an official document with business letterhead, confirming that the contact person is authorized to manage the account on the company's behalf.

Requirements:

- Official letterhead
- The name of a company
- Name of the authorized representative
- Name of the UBO/CEO/attorney signing the letter
- Expected to be issued by the company itself and can be a digital document or a hard copy document.

ACCOUNT FEATURES



TOPPING UP YOUR PAYONEER ACCOUNT (ADD FUNDS)

This feature enables you to top up balances via an existing business bank account.

- 01 From the home page, click on the relevant balance. If eligible, the option to **Add Funds** will show.
- 02 Click **I want to Add funds** and then **Get started**.
- 03 We may ask you to provide some additional identity and business details. If so, please provide the required information. If not, you can immediately start adding funds using the receiving account(s) shown when the add funds toggle is on.
- 04 If you are asked to provide information, we'll update you via email once the information has been reviewed and approved, and then you'll be able to start adding funds. Review and approval usually take up to 3 business days.
- 05 To check which accounts have been approved to receive funds from your local bank account to your Payoneer balance, go to the **Get Paid** tab > **Receiving accounts**. A blue wallet icon  in the bottom-right corner of the account card indicates eligibility to add funds.

Please bear in mind when adding funds, that the bank account holder name on your bank account needs to match the company name in your Payoneer profile.



REQUEST GLOBAL PAYMENTS VIA SWIFT

To accept global payments via SWIFT, you first need to request this option within your account.

- 01 Go to **Get paid** and click **Receiving accounts**.
- 02 Select **Worldwide USD SWIFT (Wire)** option.
- 03 We may request some additional business information. Please provide the required information for approval.
- 04 You will be notified that we are reviewing the information. This can take up to 3 business days, but it's usually quicker.
- 05 Once approved, the SWIFT account will show under the **Approved accounts** tab.
- 06 If your currency account shows the  symbol, this means the account supports wire transfers.



ORDERING CARDS

Order and manage physical/digital cards in your account.

- 01 Go to **Payoneer Cards**
- 02 Select **Order Card** and choose the card type (physical or virtual).
- 03 Choose the **currency** and fill in the **shipping address**. If you later decide you want to change your shipping address, you will need to contact our customer support team (see bottom of guide for steps on how to speak with our team), alternatively you can speak directly with your account manager.

Shipping

-  Shipping time can vary, but it usually takes between 10-28 business days for global shipping or 7-10 business days if within the US.
-  In some cases, we offer delivery in 4-7 business days via DHL Express Worldwide delivery.
-  Estimated arrival date is confirmed after ordering the card and will also be available to view in your account by selecting the ordered card under **Payoneer cards**.

Add virtual linked cards

Once your primary cards are activated, you can issue virtual linked cards in a couple of steps.

- 01 Click **Payoneer cards > Linked cards > Add cards**.
- 02 Specify the number of linked cards to add. The maximum number of linked cards you can add is shown below the box.
- 03 Add a nickname prefix so that your linked cards are recognizable afterward. We'll automatically add a number to the nickname prefix, starting from 1 for each card issued. You can edit the nickname later.
- 04 Review the guidelines about using linked cards.
- 05 Click **Add linked cards**.
- 06 Your linked cards will be issues and then automatically activated. This can take a few minutes.
- 07 Click **Linked cards** on the primary card to view your linked cards.

UPDATING CONTACT INFORMATION IN YOUR ACCOUNT

Changing or updating contact information such as contact details can be completed within your account.

- 01 On the home page, click on the icon with initials, located in top right corner > and then select **Settings**.
- 02 Choose **Profile Settings**.
- 03 Select **Name** and **Email** or **Phone number** depending on what information you are updating > then click **Edit**.

To update legal business information, including the company name, country of incorporation, company structure, or authorized representative, please submit a request via your Account Manager or via our customer support team through the live chat function.

TWO-STEP VERIFICATION GUIDELINES

Two-step verification is available during sign in, but can also be enabled within your account.

- 01 Go to **Settings** > select **Security Settings** > then click on **Two-step verification**.
- 02 Enter the phone number to which you would like to receive verification codes.
- 03 Enter the code that is sent to you. (Please allow up to 5 minutes for the code to arrive, since entering multiple incorrect codes will result in the account being locked.)
- 04 Store your recovery code in a safe place.
- 05 If you lose your recovery code, you'll need to contact your Account Manager.
- 06 For easy, fast and secure two-step verification, switch to using our mobile app.
 - Open the Payoneer app on mobile phone and select Settings (by clicking on Profile Icon).
 - Select **Security settings** under **Security** and click on **Two-step verification**.
 - Switch on the toggle to activate the service.
 - Confirm the action by entering the SMS code that was sent to your linked phone number associated with two-step verification service.
 - Once the toggle is green, return to **Security settings** page and see that the option for two-step verification via push is now active.

Updating the phone number to which you receive verification codes

- 01 Go to **Settings** > choose **Security Settings** > select **Two-step verification** and click **Edit**.
- 02 Enter the mobile number you wish to receive codes to and click save. This can be a different number from the one in your Payoneer profile.
- 03 We'll confirm that the two-step verification is turned on.

If you are not receiving the code to your mobile device

- 01 Try the Call Me option and we'll call your mobile device with your verification code.
- 02 If the problem persists, please reach out to your account manager or customer support team.
- 03 If you entered the incorrect code too many times, we'll block the account for security reasons, and you'll need to contact our customer support team.

LIVE CHAT WITH PAYONEER

For help with an account issue, visit our [support centre](#) and click the **live chat** option. If you are not already signed into your account, you will be prompted to do so. We'll connect you with a customer support associate.