



Referred Account Holder (AH) Onboarding Journey



750 USD
+100

Standard Sign-up Flow

Request for your unique onboarding link at support@payoneerpartnerships.com

Step-by-Step Onboarding Guides for Clients:

Once you sign up on Partner link, Your Account Manager would be able to share a customized link for you

Company Details

- Enter the details of your company in the provided fields.

Contact Details

- Add all relevant details in the fields provided, including UAE Company Address & Phone number

Security Details

- Enter your password & Company ID Details

Payment Details

① You can only add a personal bank account that belongs to a **swapped company representative** ▾

Bank Country: Switzerland ▼

Currency: CHF ▼

Click Here for bank account registration guide

Bank Royal Bank of Luxembourg

Account Holder Name: ?

Bijdr (Bibid): ?

IBAN: ?

BIC: ?

 Add your Bank Account Details in the fields provided

If you do not have a Company Business Bank Account (a Business Bank), you can enter your Personal Bank Account.

- * Please Note – During KYC, you would be asked to upload your Personal Bank Statement (Issued within Last 3 Months)

KYC Details

- ✓ Fill in your information. It is recommended to choose a strong and unique password.
 - ✓ Click Next to continue to User Agreement..

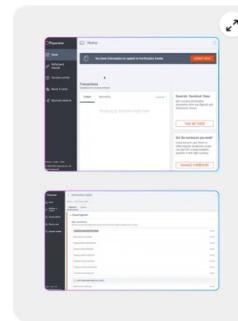
Please Click Submit Now & update the requested information

Company Documents

- Business License
 - Certificate of Formation
 - Memorandum of Association (MOA) *This should show the Number of shares held by each shareholder.

Company Documents

- Director & Shareholder Documents
 - Home Country Address
 - Personal Address Proof (Any of the below is good)
 - Personal Bank Statement
 - Utility Bill
 - Tenancy Agreement
 - Personal Bank Statement (Issued within Last 6 Months showing residential address)



User Details

- ✓ Account is Approved.

CLM Flow

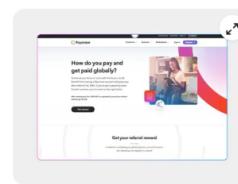
Request for your unique onboarding link at support@payoneerpartnerships.com

Step-by-Step Onboarding Guides for Clients:

View the step-by-step guide for onboarding and registration of your Payoneer business account.

Onboarding Process

- ✓ Select 'Get started' on the homepage to begin the onboarding process.

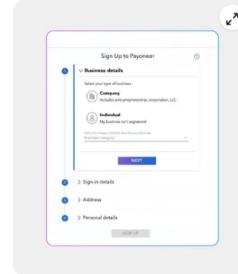


Registration

- ✓ Select your preferred payment from the two available options.

Business Details

- ✓ Select the category that best describes your business from the drop-down selection.
 - ✓ Click Next to continue.!



Email Verification

- ✓ Enter your business email address in the space provided.
 - ✓ Select Next to continue

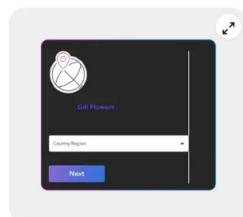


[Select Next to continue.](#)

- Verify your email address by entering the six-digit code, sent to your email account.
- Select Next to continue.

Confirm Business Registration

- Confirm your business registration by selecting the relevant option.
- Complete the form fields by filling in the required information.
- Select Next to continue.



Location Information

- Select your country/region of residence from the drop-down options.
- Select Next to continue.

Mobile Number Verification

- Type your mobile number in the available space. This will be used for a two-step verification process.
- Select Next to continue.
- Enter the 6-digit code, sent to your mobile number.
- Select Next to continue.



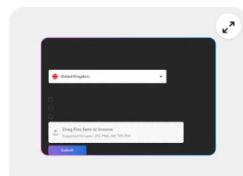
Password Creation

- Create a password which will be used to sign in.
- Select Register to continue.



Document Submission

- The screen will display a list of documents that are required to verify your Payoneer account.
- Select the document option that you wish to submit and upload the relevant documentation.
- Completes this process for each of the required documents.
- After submitting all required documents, select Save and Close to continue.



ID photo submission

- The screen will display the requirements for the company owner's photo ID.
- Drag the relevant file into the space provided and select Submit to complete the process.



Final Document Submission

- Select the country or region where the document was issued from the drop-down options.
- Drag the relevant file into the space provided and select Submit to complete the process.



Additional KYC Requirements

View this section of the guide to know which documents, links, and screenshots are needed as part of the onboarding process. You'll find clear explanations for each requirement, along with examples of acceptable formats, to simplify the process and avoid delays.

Affiliation URL / Screenshot showing affiliation

The URL or screenshot should come from the account holder's official website where their services are promoted. If the account holder does not have a website, they may provide a link to their social media page or freelancer platform profile, such as their Upwork page. The screenshot must clearly show the customer's profile or account, including their username or store name, the website URL or logo, and profile details such as full name, phone number, and email address. If they are also asked to provide a URL affiliation, this should be a link to a page within the account holder's website demonstrating that they can edit the site and add details to it. In some cases, an affiliation screenshot may be accepted instead of a live link. Affiliation screenshots should be captured and saved using Autologger.

Autologger for Affiliation Screenshot: [Autologger 7650](#)

Business profile / Merchant application form (MAF)

The Business Profile, also known as the Merchant Application Form (MAF), is required for LOB verification when an account holder receives payments through the Payment Request Service. Account holders will be asked to provide their Business Profile when they choose to opt in to the PRQ service.

Held ID

The held ID photo must show the account holder holding a piece of paper with the current date written on it. The photo should be clear, with the paper and the account holder's face fully visible and unobstructed. Make sure the image is not mirrored or reversed.

[Request for ID and Held ID](#)

Invoice

The account holder must provide the invoice they sent to their client for the relevant payment. The invoice should include:

- details of the services provided
- the names of both the buyer (payer) and
- the seller (account holder), and the payment amount.

Please note that each business uses its own invoice format, so there is no single example of a "typical" invoice. The contents will also vary from one business to another, so use your best judgment when reviewing an invoice.

Invoice (For Alias Review)

A valid invoice must include the following elements:

- The original seller's name
- The buyer's name
- A general description of the products

The document must also show a connection to the customer by meeting the following criteria

- The alias name matches

At least one of the affiliation items matches the beneficial owner's (BO) information:

- Verified phone number
- Customer's name
- Email address

Visual identity verification (Selfie)

Payoneer accepts selfies as part of 'Visual Identity Verification.' When a selfie requirement is opened, there are also two additional sub-requirements:

- Internal Selfie Information
- ID

Please note that these are part of the overall selfie requirement and should not be manually uploaded or reviewed; they must be completed by the account holder and reviewed only by KYC.

What submission will look like to the customer:

1. When Selfie is requested, it appears as a requirement called 'Visual identity verification'
2. After a customer clicks on it, they are directed to a 'Selfie submission wizard'
3. Here, they select their country and the type of their ID
4. Next, they take a photo of their ID (as required for the document type & country)
5. Finally, they take a selfie

How to submit a Selfie (Visual Identity Verification)

If the account holder wishes to opt out of the service, refer to the "How can an account holder opt out of the 'Selfie' requirement (Visual Identity Verification)" section in the [How to handle documents guide](#).

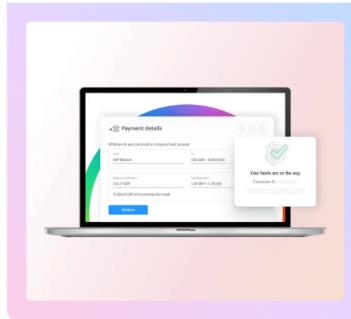
Get started with Payoneer

An overview of Payoneer's features, including payment collection, currency conversion, account funding, and global payouts—helping referred customers activate and grow with their new account.

Get paid with Payoneer - Learn how to simplify getting paid with Payoneer

Now that you've registered with Payoneer, you'll find that getting paid is simple, flexible, and efficient. There are three convenient ways to receive funds, making it easy to tailor your payment experience to fit your business needs. You can also track and monitor payments in real-time so you're always in control.

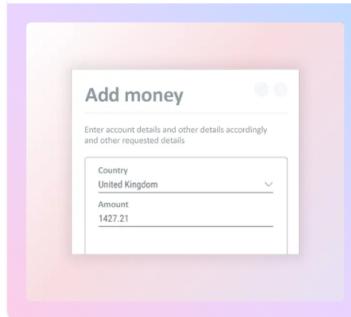
[View the tutorial video](#)



Adding funds to your account from your bank account - Keep your business moving

To ensure your Payoneer account always has sufficient funds for outgoing payments, you can easily add money directly from your bank account. Adding funds from your bank account helps you to ensure you're always ready to make urgent payments, invest in opportunities, or maintain a positive balance to avoid delays.

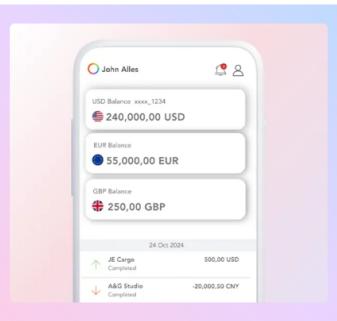
[View the tutorial video](#)



Payoneer Account Dashboard - Introduction to basic features & functions

Now that you've registered with Payoneer, you'll see how easy it is to fulfill multiple payment functions, like converting currencies, withdrawing funds and requesting payments, all through one dashboard. Your dashboard is designed to simplify cross-border transactions and make it easy to handle all your business payment needs from a single platform!

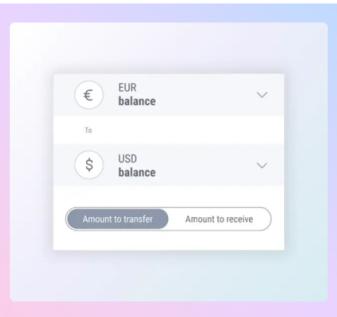
[View the tutorial video](#)



Convert Currencies with Payoneer - Learn how to convert currencies seamlessly at competitive rates

Now that you've registered with Payoneer, you'll see how simple it is to convert currencies, right from your account dashboard. Payoneer gives you the flexibility to convert funds between currencies quickly and at competitive exchange rates - no need for third-party delays. You can reduce currency risk, avoid unnecessary fees, and make your funds work harder for your business.

[View the tutorial video](#)



Make Global Payments with Confidence and Ease

With Payoneer, it's easy to make secure, fast payments to your suppliers and contractors directly to their bank account or their Payoneer account if they have one. You can convert and send payments in 70+ currencies across 190+ countries, giving your business the reach it needs to grow.

[View the tutorial video](#)



