



International business
account with
**Local Bank Account in
10+ Currencies**





Theja Reddy
Global Reseller Ops Manager

We're a NASDAQ listed business...



5M+

Customers

200+

Currencies Supported

25

Office locations
and growing

1000+

Strategic Channel
Partners Globally

3000+

Global Employees &
Strong Team of 20+ in
Dubai.

\$50B+

Payouts Annually

Unmatched global infrastructure

Covering 200+ countries with redundant capabilities in 145 countries

190+

Countries

150+

Currencies

150+

Countries
Local Clearing

145

Countries with 2+
Banking Partners

99

Countries with 3+
Banking Partners

60+

Funding
Currencies

GLOBAL BANKS



SELECTED REGIONAL & LOCAL BANKS



Trusted by the world's leading digital brands

Serving over 2000 leading global marketplaces & digital platforms,
sending tens of billions of dollars a year to SMBs across the world



Pain-Points solved, by Payoneer for your Clients



All-In-One Payment Solution



Receive Payments from Clients & marketplaces overseas
(200+ Countries)



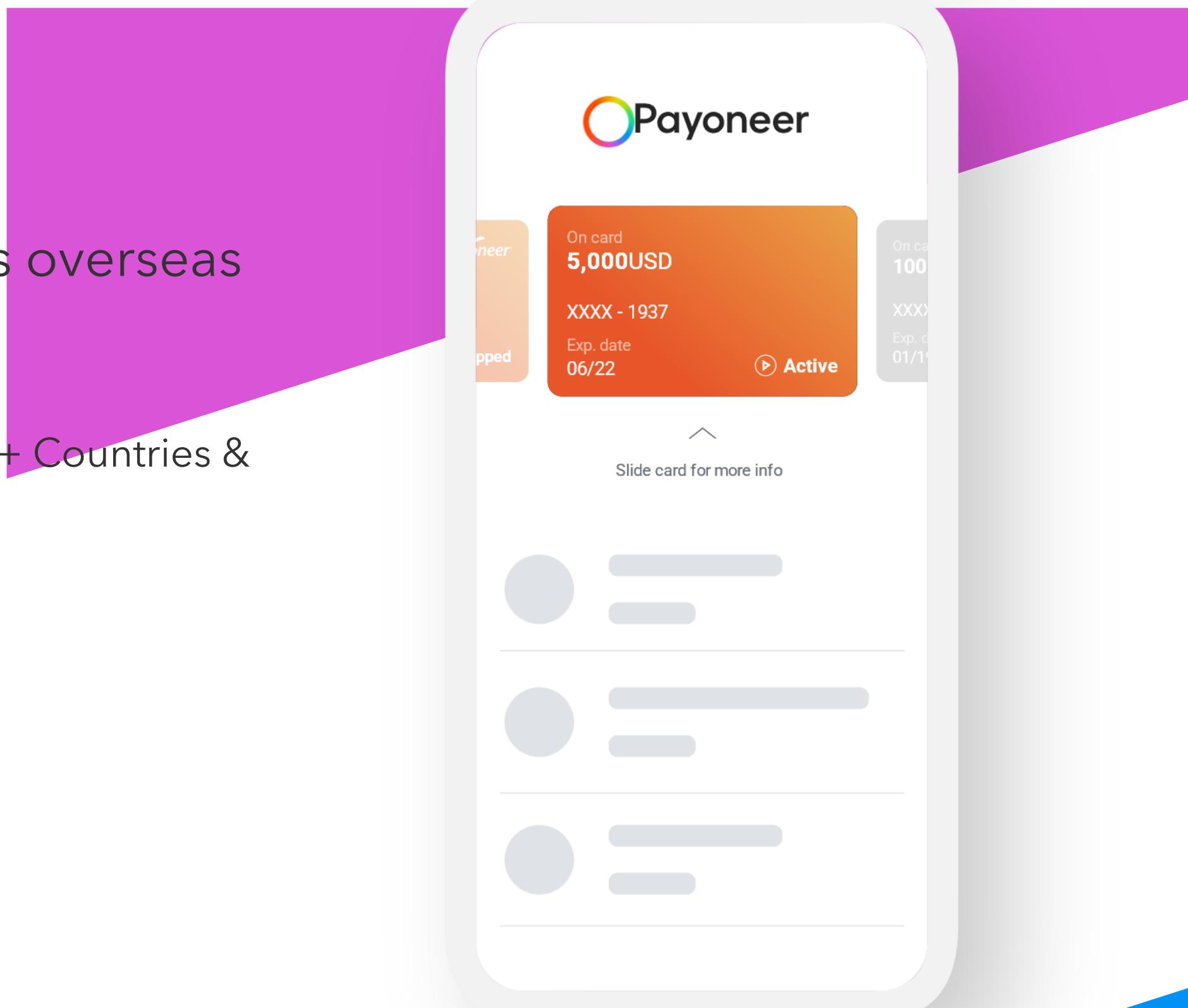
Make direct Pay-outs to any bank account (in 200+ Countries &
100+ currencies)



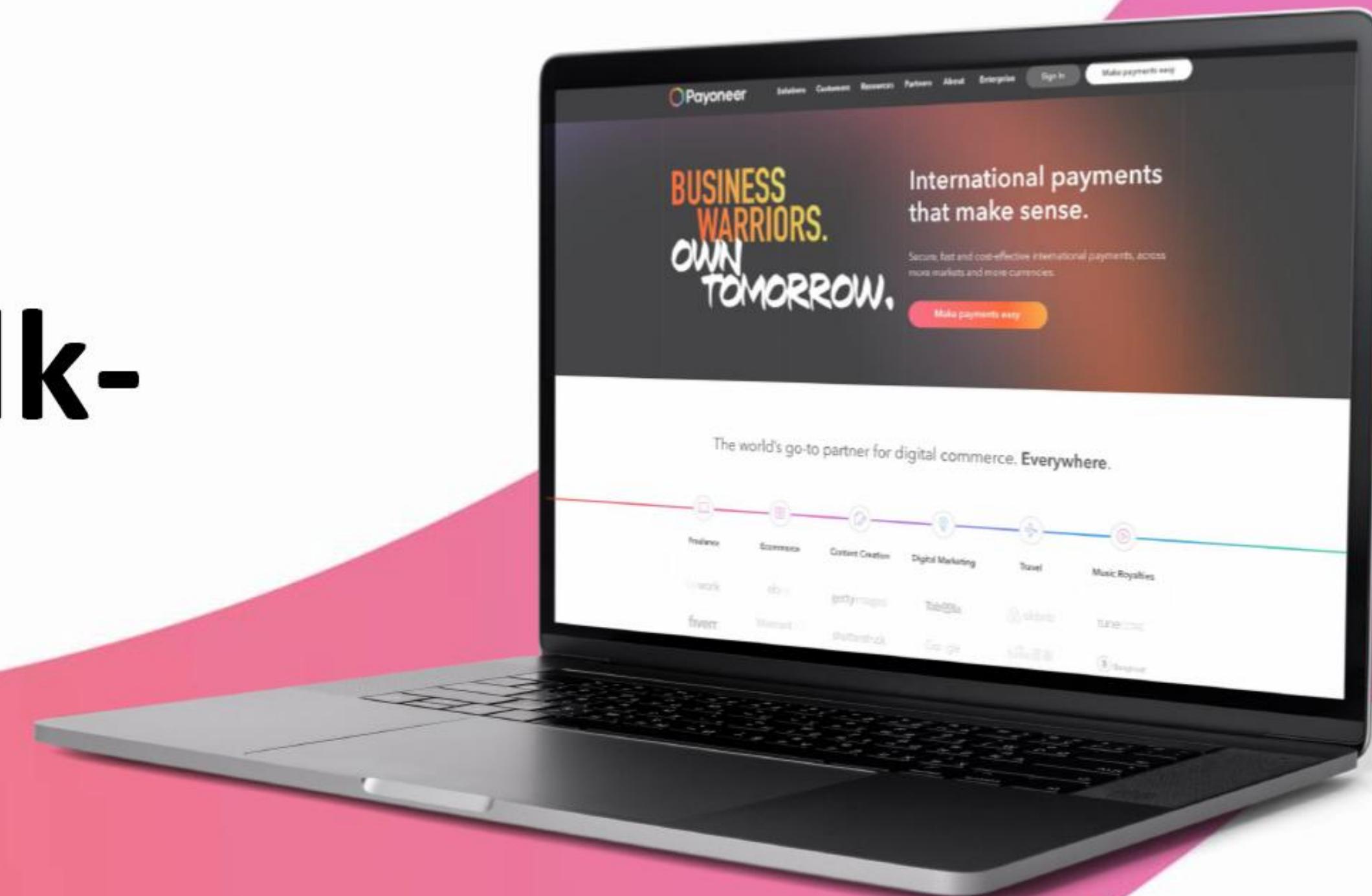
Competitive FX Rates Vs Traditional Banks



Simple & Fast Account Setup (Up-to 2 Business Days)



Payoneer Features Walk- through



Our local receiving accounts act as bank accounts and enable fast and easy payments at low cost



USA

USD



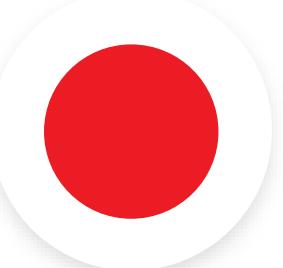
UK

GBP



Europe

EUR



JAPAN

JPY



CANADA

CAD



MEXICO

MXN*



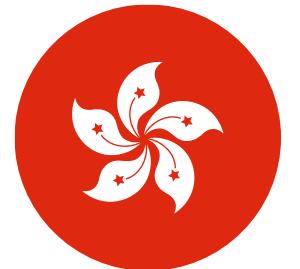
AUSTRALIA

AUD



SINGAPORE

SGD



HONG KONG

HKD

Key benefits

- Receive payments in **multiple currencies**
- Enable your clients to pay you through **local bank transfer**
- Bring home more revenues with **lower fees**
- Get **faster payments**

Got B2B Clients? Receive \$ WIRE payments easily

- Receive Wire payments from B2B Clients or marketplaces in 200+ countries.
- If you are a B2B Exporter or an eCommerce seller, Payoneer WIRE is a unique payment product for your global business.

Global Wire Account

Get a global USD
Wire account
with Payoneer.
Anyone globally
can make a wire
transfer to
this account

Payoneer WIRE Account can be plugged into any of these
marketplaces:



Pay to suppliers bank account in 200+ countries

In cross border commerce, timely supplier payments are critical to scale and maintain supply of stock

Have an overseas supplier to pay?

You can pay your suppliers, contractors and business partners straight from your Payoneer account balance, even if they don't have an account themselves!

Make a Payment



To a recipient's Payoneer account

Pay for free!



To a recipient's bank account

Pay via bank transfer

Payoneer Card Program Highlights

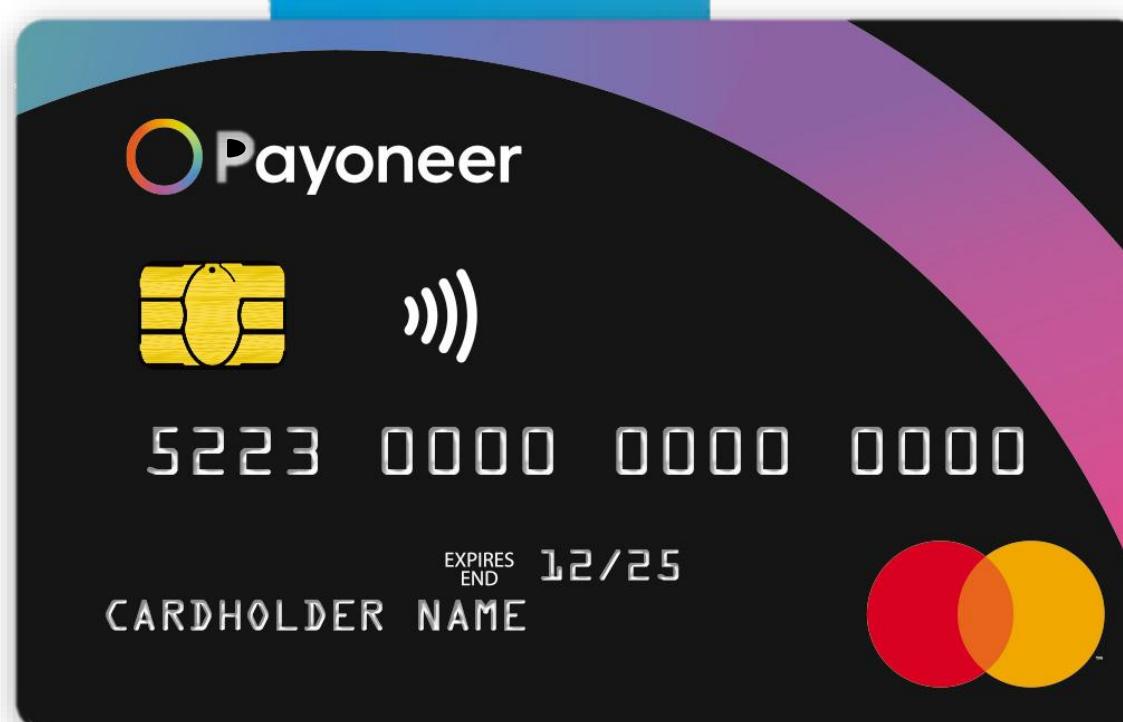
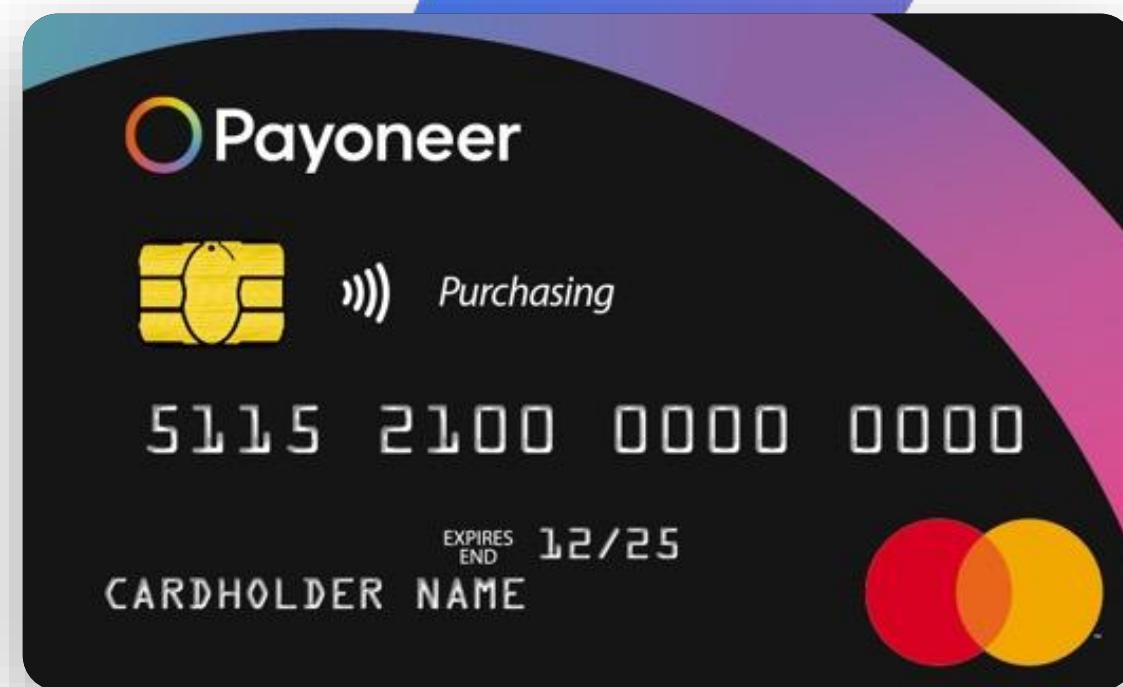
The smart corporate card solution for global businesses and entrepreneurs

Global Scale

- » Active cards in **200+ countries**
- » USD, EUR, GBP and CAD denominations

Tailored for eCommerce Sellers and SMBs

- » Mastercard® global acceptance online and in-store
- » Commercial card products - built for business (individuals & companies)
- » Virtual and Physical form factors
- » Generous and flexible daily spending limits
- » Cashback incentive options
- » Fee-free purchases in USD, GBP, EUR & CAD in supported countries



Summary - Payoneer offer multiple ways to get paid & use the funds Globally.

Funds-In

Local IBAN Accounts in 9 Currencies

USD, CAD, MXN, GBP, EUR, JPY, HKD, SGD, & AUD

Global Wire USD IBAN

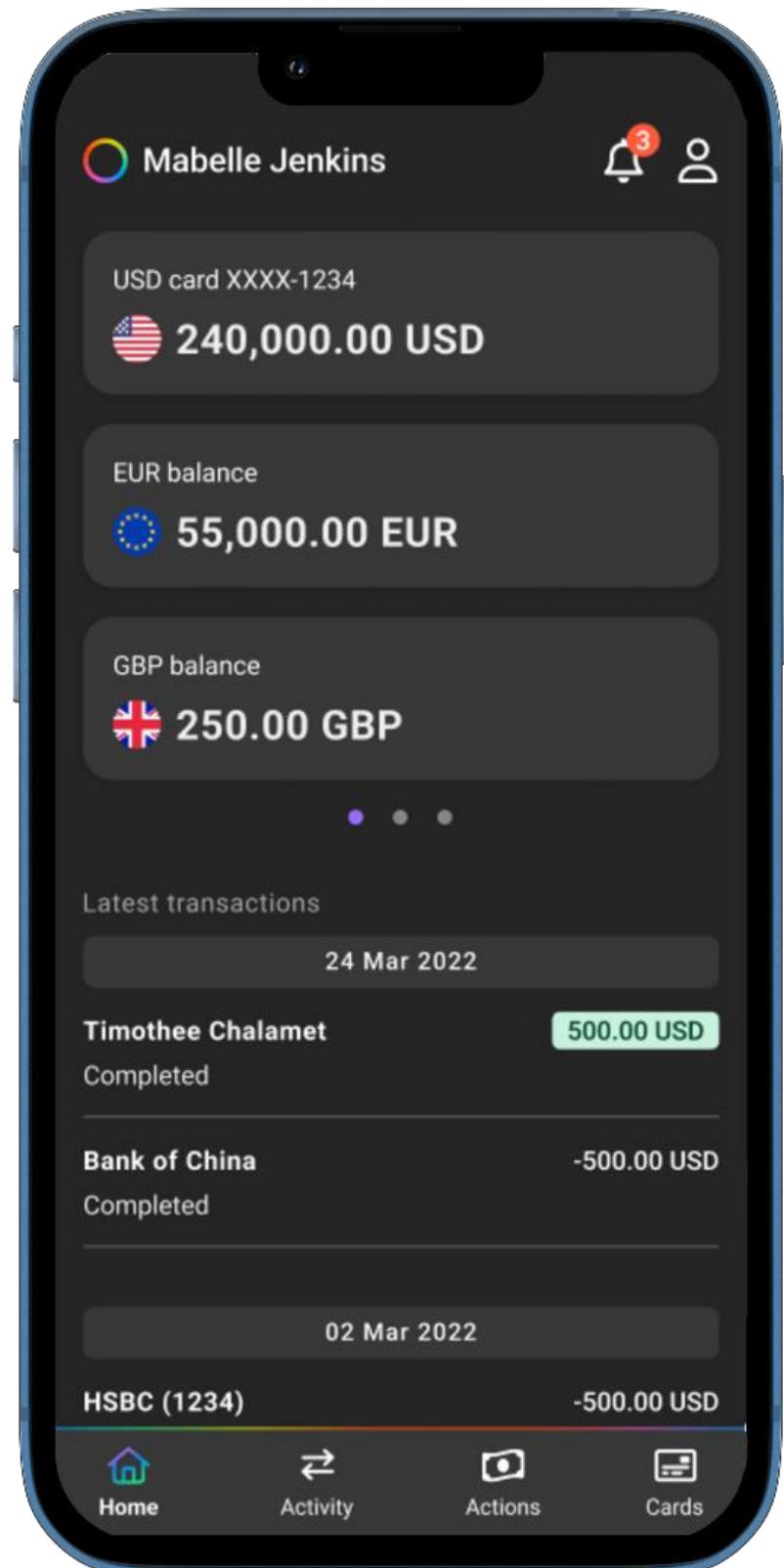
Both Individual & Companies in 200+ Countries can make a transfer to this WIRE IBAN account

Request a Payment

Attach Invoices & Send a Payment Link to Clients in 200+ Countries & accept payments via Debit/Credit Cards



Free



Funds-Out

Withdraw funds to your local bank account

(Personal or Company Bank Account)



Transfer funds to any bank account in 200+ countries in their local currency



Payoneer Virtual or Physical Mastercard



Pay other Payoneer accounts



(Service Providers, Employees, Payoneer Partners, Suppliers, anyone with a Payoneer account)



Businesses we can't support...

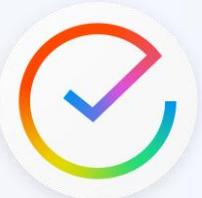
- Any criminal or illegal act earnings.
- Adult Entertainment Services
- Art, antiquity and collectibles
- Auction houses or antiques
- Charities, Donations & Trusts
- Chemicals (Of Any Kind)
- Collection agencies
- Counterfeited Products
- Cryptocurrency exchanges, Crypto Earnings & Binary Options.
- Dating Services
- Domain registration & buying/ selling
- Energy Industry like Crude Oil, Natural Gas, Petroleum, Diesel & Nuclear.
- Fantasy Sports
- Financial institutions
- Finished Metal Products & Hardware
- Fish and seafood of any kind (fresh, frozen or dry)
- Gambling, Betting & Fantasy Sports
- Insurance sales and services
- Intrusive beauty and cosmetic products
- Jewelry & bullion trading
- Maritime Crewing & Staffing
- Medical or healthcare services
- Money exchange
- Multi-level marketing (MLM)
- Pharmaceuticals, Medicine, Drugs, Fertilizers & Tobacco
- Prepaid cards or gift card/gift certificates
- Raw & Semi-processed Steel & Iron
- Real Estate sales, Investments & Trading.
- Trusts or funds
- Venture Capital and investments
- Web Hosting & VPS

How to open a Payoneer Account for your Company?

Getting Started with Payoneer



All-In-One Payment Solution



Receive Payments from Clients overseas
(200+ Countries)



Make direct Pay-outs to any bank account
(in 200+ Countries & 100+ currencies)



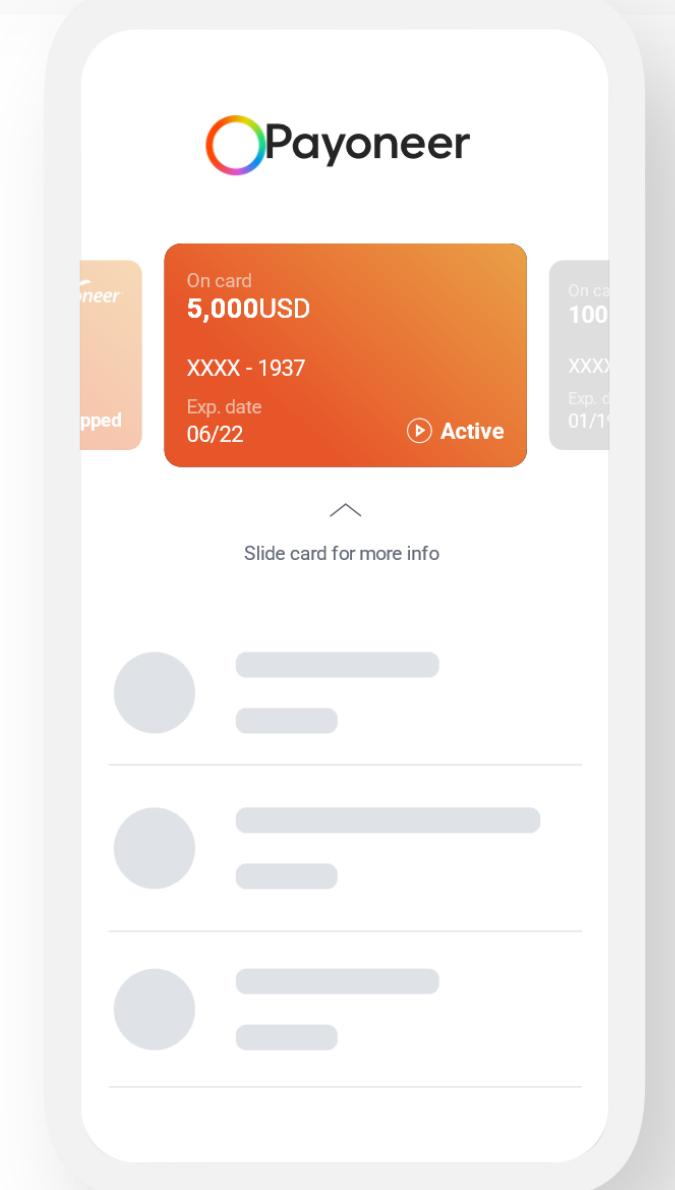
Competitive FX Rates Vs Traditional Banks



Simple & Fast Account Setup (Up-to 2 Business Days)

Special Account Opening Link

<http://tracking.payoneer.com/SH4iv>



Step 1: Enter details of your Company

Company
Includes sole proprietorship, corporation, LLC

Please fill in the fields in English characters only

Company details:

Legal company name ?

Doing Business As/DBA/Alias (optional) ?

Registered legal entity of your business ? ▾

Company website URL (optional) ?

Authorized representative's details:

First name of authorized representative ?

Last name of authorized representative

Email address ?

Re-enter email address

Authorized representative's date of birth ?
23-Feb-1990 

Enter your **Company Name**
same as your Trade License

Enter the Details of
**Majority Share
Holder**

Enter their **Date of Birth** - which can
be validated with a **Government
Document (Passport)**

Step 2: UAE Company Address & Phone

Payoneer Sign Up
Contact Details
Step 2/4
Please fill in the fields in English characters only
Company business address
Country: United Arab Emirates
Street and number
More address details (optional)
City/Town
Postal/ZIP code
 My company's registered (legal) address is different from above

Enter the
**Registered
Address** of your
Company.

Mobile number of authorized representative
+971 Number
Verification code Send code

Phone from Any
country is
Supported to
Receive the **One
Time Code**

Step 3: Password & Company ID Details

The screenshot shows the Payoneer Sign Up process at Step 3/4. The top header reads "Payoneer Sign Up". The left sidebar says "Security Details". The right sidebar says "Step 3/4". A note below says "Please fill in the fields in English characters only". The "Username" field contains "bdbdbs@gmail.com". The "Enter password" and "Re-enter password" fields are empty. The "Security question" dropdown is open, and the "Security answer" field is empty. In the "Company ID" section, the "Issuing country of ID" dropdown is set to "United Arab Emirates". The "Company registration number" field is empty. The "Date of company incorporation/registration" field is empty.

Security Details

Step 3/4

Please fill in the fields in English characters only

Username
bdbdbs@gmail.com

Enter password ?

Re-enter password

Security question ?

Security answer ?

Company ID

Issuing country of ID
United Arab Emirates

Company registration number ?

Date of company incorporation/registration

Enter the **Company Registration Number**
(Same as the Trade License)

Step 4: Last Step, Your Bank Account Details

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

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

Payoneer Sign Up

Almost Done Step 4/4

Please add a bank account for withdrawals that belongs to your company

Personal account Business account

 You can only add a personal bank account that belongs to a supported company representative

Bank Country — Switzerland

Currency — CHF

[Click Here](#) for bank account registration guide

Bank Name — e.g. Royal Bank of Switzerland

Account Holder Name — Bdjd Bbdbdbdj

IBAN — e.g. CH3912345678910111213

Step 5: Login to Payoneer & Complete the KYC

The screenshot shows the Payoneer Home page. On the left is a dark sidebar with icons for Home, Withdraw & transfer, Account activity, Banks & cards, and Business network. The main area has a light gray header with a mail icon and the word "Home". Below it is a dark blue banner with a white exclamation mark icon and the text "You have information to submit in Verification Center". To the right of this banner is a red "SUBMIT NOW" button. The main content area is titled "Transactions" and says "Updated every several minutes". It shows tabs for "Latest" (which is selected) and "Upcoming", with a "View all >" link. Below these tabs is the message "Nothing to see here right now". To the right of the transactions section are two call-to-action boxes: one for generating reports and statements, and another for managing currencies.

You have information to submit in Verification Center

SUBMIT NOW

Transactions

Updated every several minutes

Latest Upcoming View all >

Nothing to see here right now

Generate. Download. Done.

Get a variety of business documents from our Reports and Statements Center.

TAKE ME THERE

Get the currencies you need!

Easily transfer your funds to other popular currencies so you can pay VAT or your business partners in the right currency

MANAGE CURRENCIES

Privacy | Legal | Fees
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SUBMIT NOW

Please Click here &
update all the
requested information

Step 5: Login to Payoneer & Complete the KYC

The screenshot shows the Payoneer Verification Center interface. The left sidebar has a dark theme with white icons and text, listing Home, Withdraw & transfer, Account activity, Banks & cards, and Business network. The main area has a light background with a header 'Verification Center' and a breadcrumb 'Settings > Verification Center'. Below this, tabs 'Required' (selected) and 'History' are shown. A section titled 'Account approval' is expanded, showing a list of required documents with 'Submit' buttons to the right. At the bottom, there's a section for 'FIRST ABU DHABI BANK PJSC (3001)' with a 'Bank account verification' step and a 'Submit' button.

Payoneer

< Verification Center

Settings > Verification Center

Home

Withdraw & transfer

Account activity

Banks & cards

Business network

Required History

Account approval

What is the Problem?
We have reviewed your application and just need a few more details to approve your account

Authorized representative's address Submit

Bank account verification Submit

Business Details Questionnaire Submit

Business owner information Submit

Company address verification Submit

Company structure document Submit

Company verification documents Submit

Government-issued photo ID Submit

FIRST ABU DHABI BANK PJSC (3001)

Bank account verification Submit

Privacy | Legal | Fees

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Documents Required for Payoneer KYC



Company Documents

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



Director & Shareholder Documents

1. Passport
2. Home Country Address
3. Personal Address Proof (Any of the below is good)
 - a) Personal Bank Statement
 - b) Utility Bill
 - c) Tenancy Agreement
4. Personal Bank Statement (Issued within Last 6 Months showing residential address)

Please have the above documents ready & upload in the Verification Centre

Step 6: Account is Approved.

The screenshot shows the Payoneer account dashboard. On the left, a dark sidebar lists navigation options: Home, Get paid, Withdraw & transfer, Account activity, Bank accounts, and Business network. At the bottom of the sidebar are links for Privacy | Legal | Fees and a copyright notice: © 2005-2023 Payoneer Inc. All Rights Reserved. The main content area is titled "Home" and features a green success message: "Your account is approved". Below this, there's a section for "Balances (7)" showing 0.00 USD, 0.00 EUR, and 0.00 GBP, each with a "Receiving accounts >" link. The "Transactions" section indicates updates every few minutes, showing tabs for "Latest" (which is selected), "Upcoming", and "View all >". A "Time to get paid" section at the bottom right says "Request payments from clients".



Thank You

Questions?