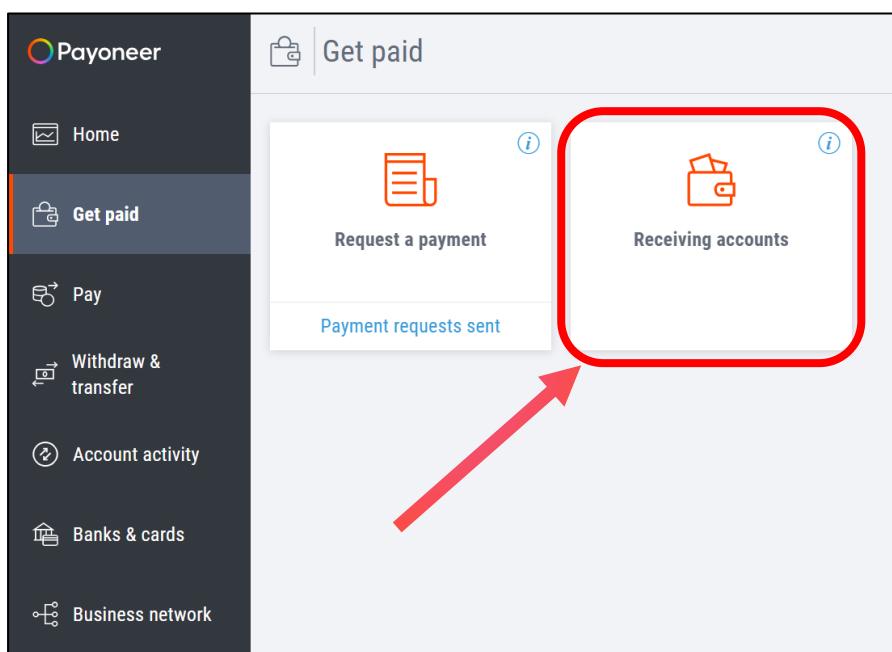


How to enable local Receiving Accounts

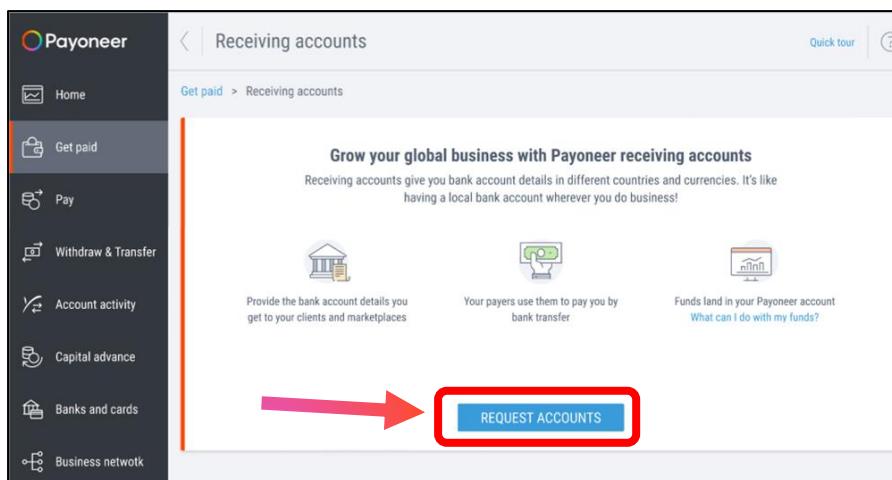
The Receiving Accounts service enables you to receive payments from companies in the US, UK, Europe, Japan, Canada, Australia, Singapore, United Arab Emirates, and Hong Kong. You can receive payments in local currencies, as if you had a local bank account in the given country, so receiving payments with Receiving Accounts is low-cost and quick.

To enable the Receiving Accounts service:

1. Sign in to your Payoneer Account and go to the **Get paid** tab, and then click **Receiving accounts**.



2. Click **REQUEST ACCOUNTS** to initiate the process.



3. Select **Local receiving account** and then click **NEXT** to continue to the **Select countries** page.

Request receiving accounts

1/3

Choose account type

What type of receiving account do you need right now?

Local receiving account (SWIFT (Wire) receiving account)

 Get local bank account details to do business in countries where you need to receive bank transfers in local currency, or require a local bank presence

Benefits of local receiving accounts

- Give you a way to get paid by clients or marketplaces that ask for local bank account details for bank transfer
- Help lower your end-to-end cost of getting paid—from sending of payment to withdrawing to bank account
- Let you receive funds in different local currencies, which you can use to pay local suppliers or for other payments in those currencies

NEXT

4. Select the countries for which you would like local bank account details. You can select multiple countries. (You can always request account details for additional countries later.)

Request receiving accounts

< Back 2/3

Select countries

Select the countries for which you'd like local bank account details. You can always request account details for additional countries later.

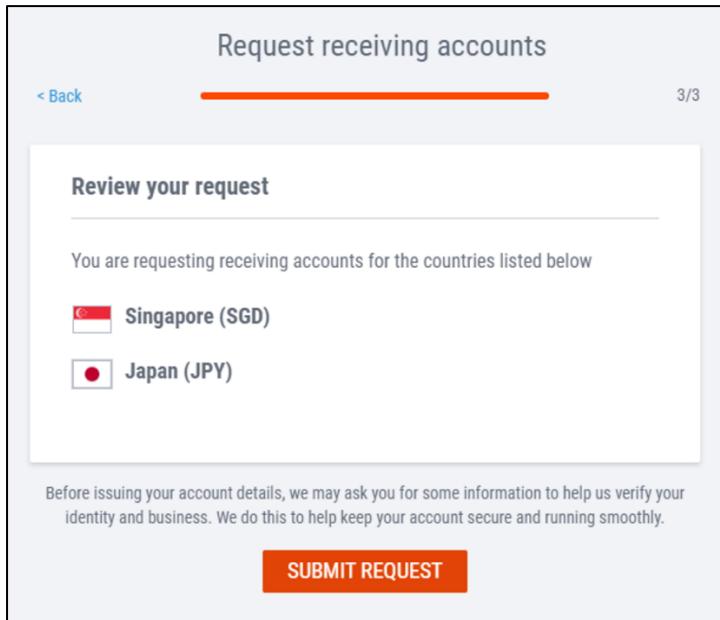
0/8 selected

 Eurozone (EUR) Guidelines	 Japan (JPY) Guidelines	 Canada (CAD) Guidelines
 Australia (AUD) Guidelines	 Hong Kong (HKD) Guidelines	 Singapore (SGD) Guidelines
 UAE (AED) Guidelines	 USA (USD) Guidelines	

NEXT

Click **NEXT** to continue.

- 5.** Review your request to verify that the details are correct and then click **SUBMIT REQUEST**.



Request receiving accounts

< Back 3/3

Review your request

You are requesting receiving accounts for the countries listed below

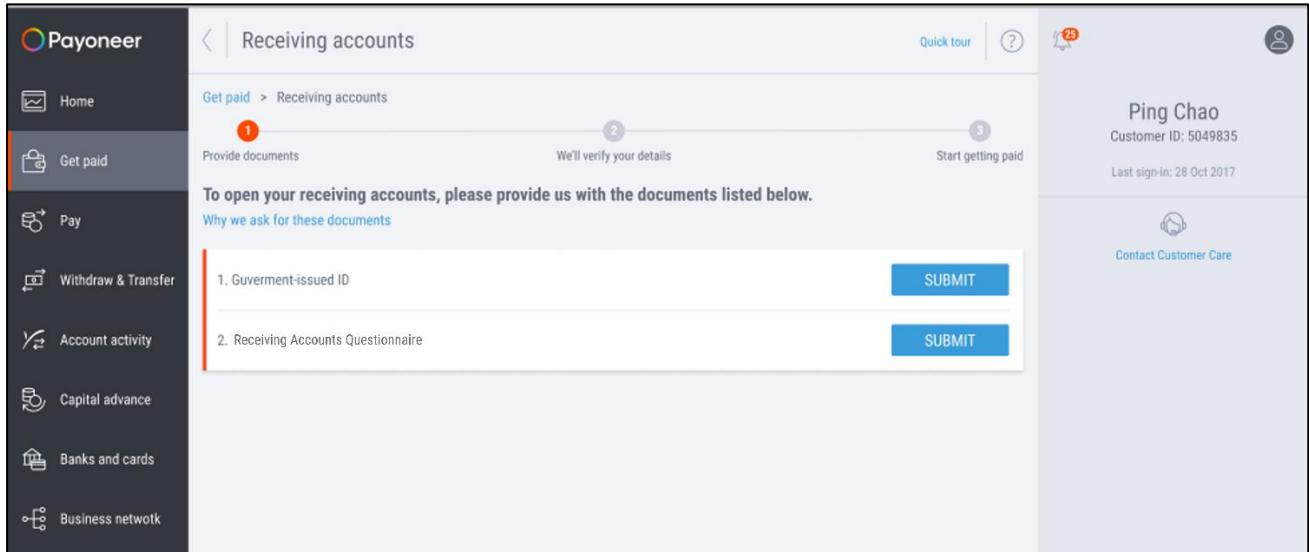
Singapore (SGD)

Japan (JPY)

Before issuing your account details, we may ask you for some information to help us verify your identity and business. We do this to help keep your account secure and running smoothly.

SUBMIT REQUEST

- 6.** At this stage, you will be asked to submit the necessary documents to enable accounts for the countries you selected. Once you have the required document prepared, click **SUBMIT** and proceed to upload the document.



Receiving accounts

Get paid > Receiving accounts

① Provide documents ② We'll verify your details ③ Start getting paid

To open your receiving accounts, please provide us with the documents listed below.

Why we ask for these documents

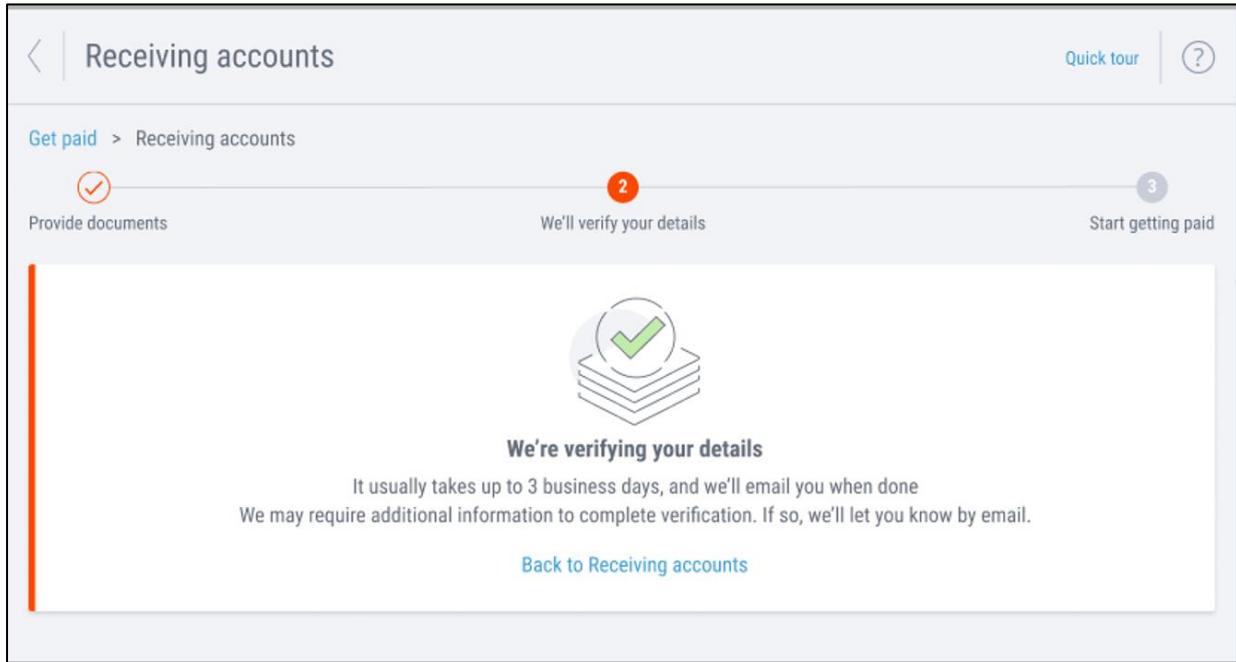
1. Government-issued ID **SUBMIT**

2. Receiving Accounts Questionnaire **SUBMIT**

Ping Chao
Customer ID: 5049835
Last sign-in: 28 Oct 2017

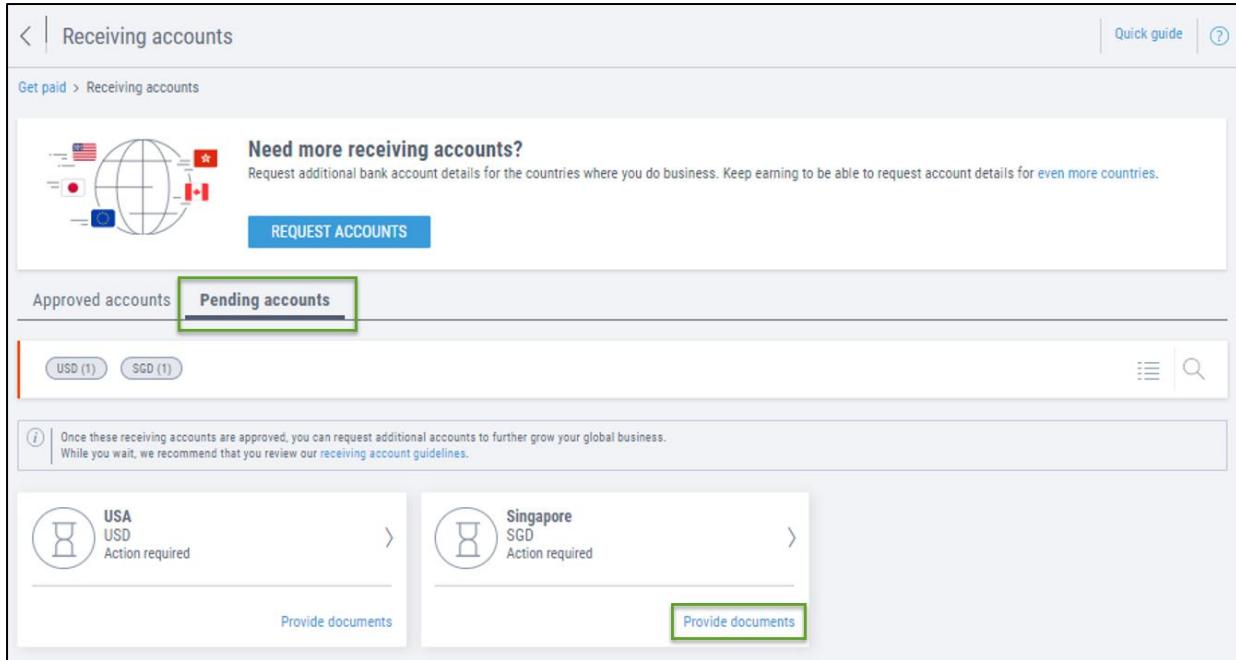
Contact Customer Care

- Once you have submitted the required documents, you will receive a message indicating that your documents have been submitted and are now being verified.



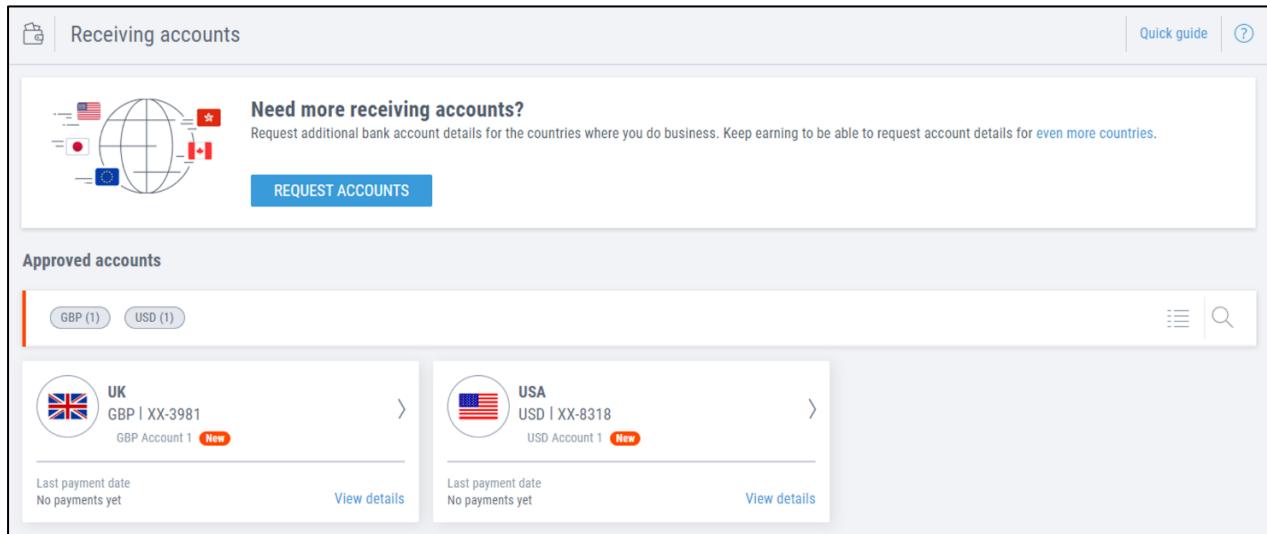
The screenshot shows the 'Receiving accounts' page. At the top, there are three steps: 'Provide documents' (step 1), 'We'll verify your details' (step 2), and 'Start getting paid' (step 3). Step 2 is highlighted with a red circle containing the number '2'. Below these steps is a large icon of a stack of papers with a green checkmark. The text 'We're verifying your details' is displayed, along with a note: 'It usually takes up to 3 business days, and we'll email you when done. We may require additional information to complete verification. If so, we'll let you know by email.' A 'Back to Receiving accounts' link is at the bottom.

- You can check the status of your receiving accounts in the **Receiving Accounts** page. While your request is being verified, the receiving account you requested appears in the **Pending accounts** section. If you need to provide more documents, click **Provide documents** on the relevant account.



The screenshot shows the 'Receiving accounts' page with a 'Pending accounts' tab selected. There are two pending accounts listed: 'Approved accounts' (1) and 'Pending accounts' (1). The 'Pending accounts' section shows 'USD (1)' and 'SGD (1)'. Below this, a note says: 'Once these receiving accounts are approved, you can request additional accounts to further grow your global business. While you wait, we recommend that you review our receiving account guidelines.' Two account cards are shown: 'USA USD Action required' and 'Singapore SGD Action required', each with a 'Provide documents' button.

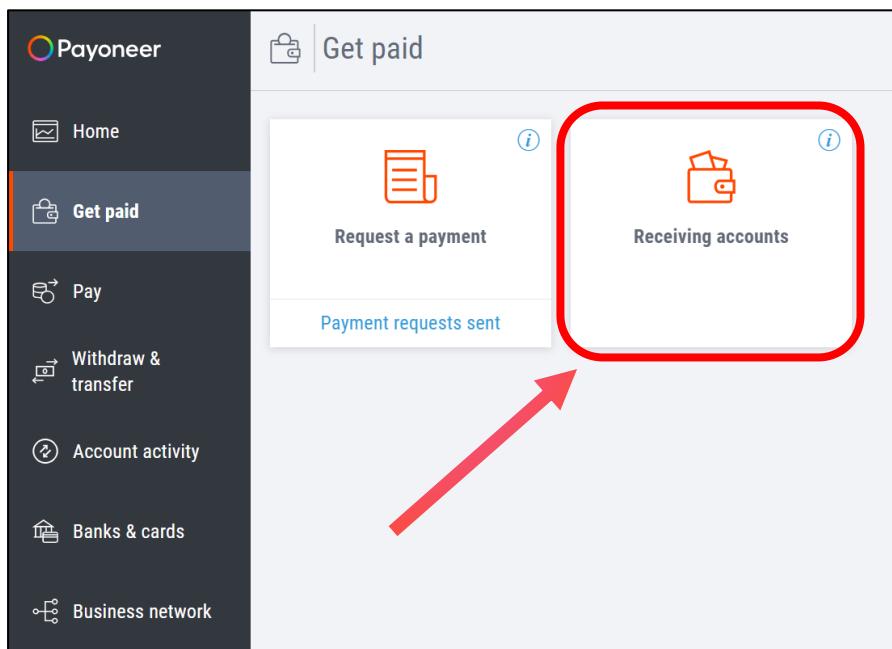
Once the receiving account you requested is approved (usually takes about three business days), it appears in the **Approved accounts** section.



The screenshot shows the 'Receiving accounts' page. At the top, there's a section titled 'Need more receiving accounts?' with a 'REQUEST ACCOUNTS' button. Below this, the 'Approved accounts' section is displayed. It shows two accounts: 'UK' (GBP) and 'USA' (USD). Each account card includes the country flag, account type, account number, a 'New' badge, the last payment date (or lack thereof), and a 'View details' link. A search bar and filter buttons for GBP (1) and USD (1) are also present.

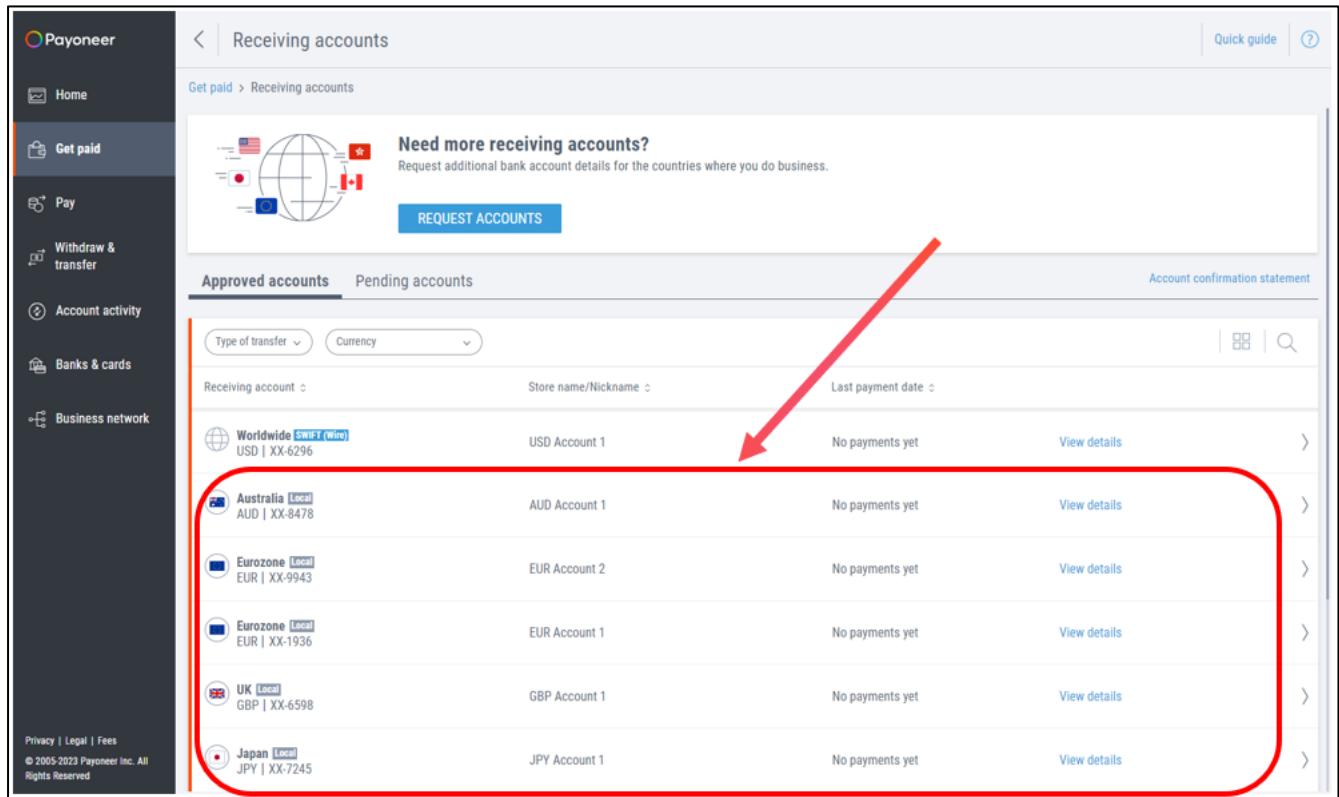
To use a local receiving account:

1. Sign in to your Payoneer Account and go to the **Get paid** tab, then click **Receiving accounts**.



The screenshot shows the 'Get paid' dashboard. On the left, a sidebar lists navigation options: Home, Get paid (which is selected and highlighted in blue), Pay, Withdraw & transfer, Account activity, Banks & cards, and Business network. The main area displays a 'Request a payment' button and a 'Payment requests sent' section. A red arrow points from the 'Get paid' sidebar towards the 'Receiving accounts' button in the main area, which is enclosed in a red rounded rectangle.

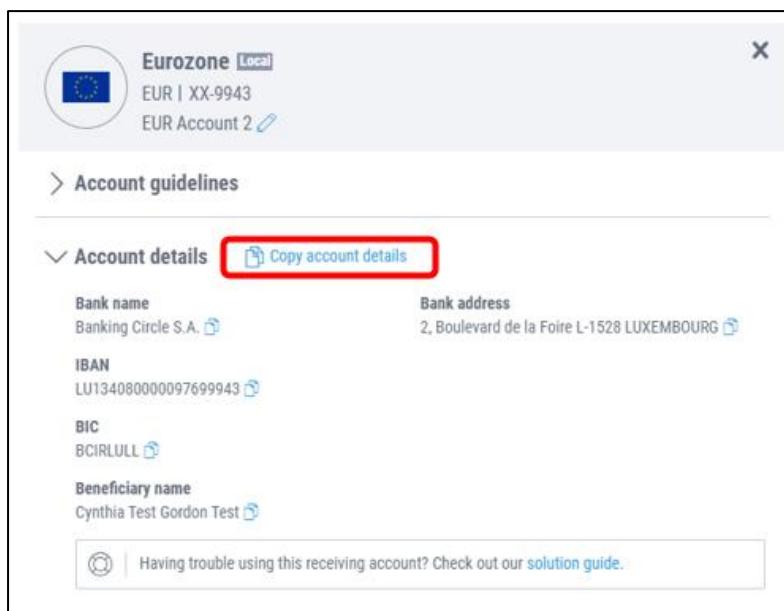
- From the list of your approved accounts, click on the local account to which you want to receive a payment to view its account details.



The screenshot shows the 'Receiving accounts' section of the Payoneer dashboard. On the left, a sidebar lists navigation options: Home, Get paid, Pay, Withdraw & transfer, Account activity, Banks & cards, and Business network. The main area displays a grid of accounts under the heading 'Approved accounts'. Each account entry includes a small icon, the account name, the currency and ID, the store name, the last payment date (all listed as 'No payments yet'), and a 'View details' button. The 'Australia Local' account (AUD | XX-8478) is circled in red, and a red arrow points from the top right towards the 'View details' button for this specific account.

Receiving account	Store name/Nickname	Last payment date	Action
Worldwide USD XX-6296	USD Account 1	No payments yet	View details
Australia AUD XX-8478	AUD Account 1	No payments yet	View details
Eurozone EUR XX-9943	EUR Account 2	No payments yet	View details
Eurozone EUR XX-1936	EUR Account 1	No payments yet	View details
UK GBP XX-6598	GBP Account 1	No payments yet	View details
Japan JPY XX-7245	JPY Account 1	No payments yet	View details

- Click **Copy account details** to copy the details to your clipboard.



This screenshot shows a detailed view of the 'Eurozone Local' account. At the top, it displays the account name ('Eurozone Local'), currency ('EUR'), and ID ('XX-9943'). Below this is a 'Account guidelines' section. The 'Account details' section is expanded, showing fields for Bank name ('Banking Circle S.A.'), IBAN ('LU134080000097699943'), BIC ('BCIRLULL'), Beneficiary name ('Cynthia Test Gordon Test'), and Bank address ('2, Boulevard de la Foire L-1528 LUXEMBOURG'). A prominent red box highlights the 'Copy account details' button, which is located next to the account name. A note at the bottom of the window says, 'Having trouble using this receiving account? Check out our [solution guide](#).'

- Send the account details to the organization from which you need to receive a payment.