

Using your NETELLER Account

Thanks for your interest in our NETELLER Account!

This guide will help you with the most useful and popular features of the NETELLER Account. We've tried to make this information as universal as possible, but please keep in mind that certain account functions and features will vary depending on your country of residence, currency and other factors. Additional details and support are available on the NETELLER <u>website</u> and through the NETELLER <u>support page</u>.

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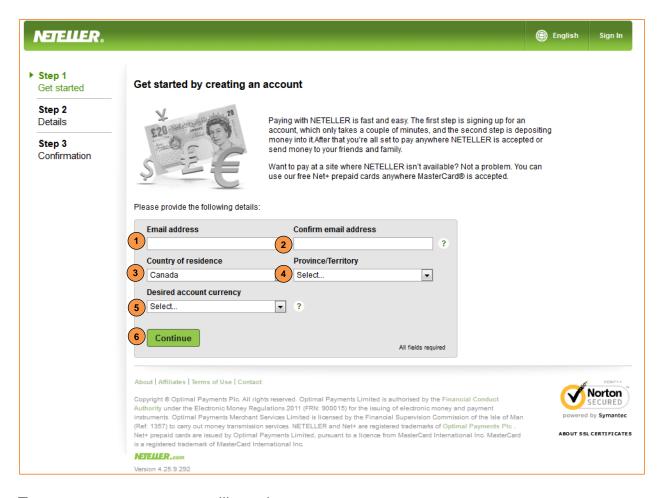
1.0 Sign up for an account and verify your account

1.1 Signing up for an account



- 1. To open a NETELLER Account select "Join for free" or "Sign up".
- 2. If you already have a NETELLER Account select "Sign in".
- 3. Check this space for current promotions.

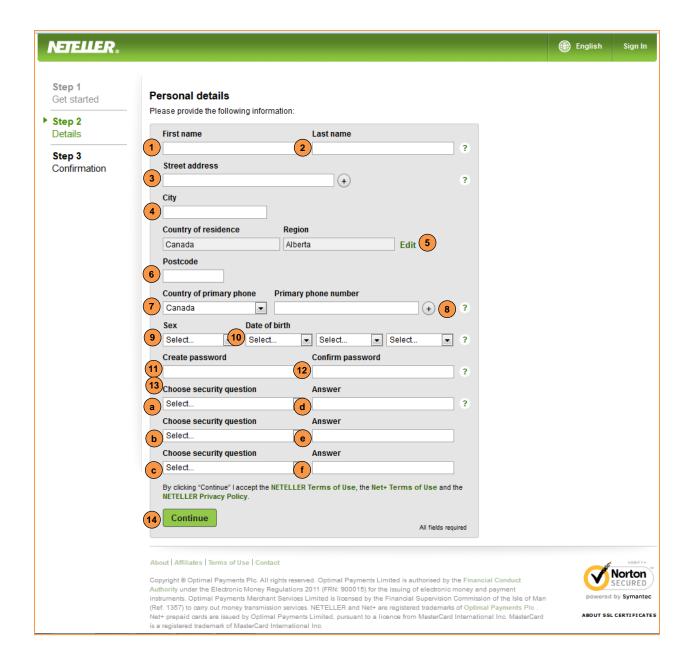




To create an account, you will need to:

- 1. Enter your email address.
- 2. Re-enter your email address (do not copy and paste it).
- 3. Select the country you live in.
- 4. Select the region/province/state/county.
- 5. Choose a currency for your NETELLER Account. To save on foreign exchange fees, choose the currency you use most when transacting online.
- 6. Click on "Continue" to proceed to the next step.





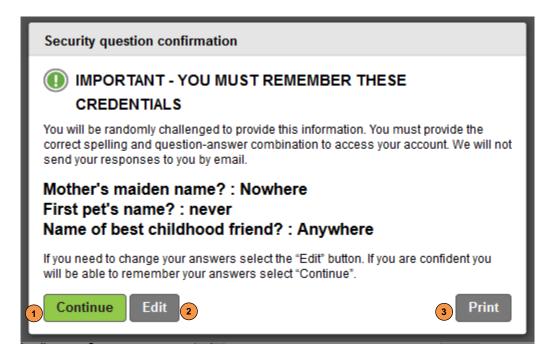
On this page you will need to provide your personal information. Please enter the following details:

- Enter your legal first name.
- 2. Enter your legal last name.
- 3. Provide your street address. Street address includes the house number and is up to 35 characters. You may add up to 2 lines to provide your full address.
- 4. Insert your city name.
- 5. Click on "Edit" to change your country of residence or region.
- 6. Enter your postcode/postal code/zipcode.



- 7. Enter the country that your phone number is registered in.
- Enter your phone number and all digits required for international dialing including
 the city code and/or area code. You may also provide an alternate phone
 number. Phone numbers do not have to be from the country of your NETELLER
 Account.
- 9. Select your gender from the drop down list.
- 10. Provide your date of birth by selecting the date, month and year. All NETELLER users must be at least 18 years of age.
- 11. Create your password. Your password must be between 8 and 32 characters and must have at least one number and one upper case letter. For example: Abcd3fgH.
- 12. Re-enter your password.
- 13. Select three security questions (a, b, c) and provide the answers (d, e, f). Your security answer must be between 2 and 22 characters long, and each answer must be unique. You cannot use the same security question twice.
- 14. By clicking on "Continue", you accept the NETELLER Terms of Use, the Net+ Terms of Use and the NETELLER Privacy Policy.

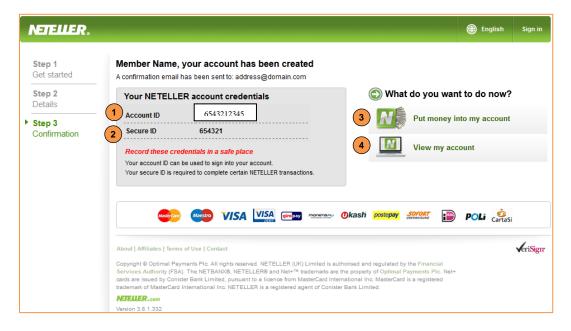




This screen asks you to remember the answers to your security questions. You may need this information to access your account at a later date.

- 1. Select "Continue" to complete your sign up.
- 2. Select "Edit" if you would like to edit your security questions or answers.
- 3. Select "Print" if you would like to print a copy of this screen.





- 1. This is the **Account ID** of your NETELLER Account. You can use this number or your email address to sign in to your account.
- 2. This is the **Secure ID** number. You will require your unique Secure ID for certain NETELLER transactions at merchant sites and to apply for a Net+ card.

Note: Keep a record of your Account ID and Secure ID in a safe place.

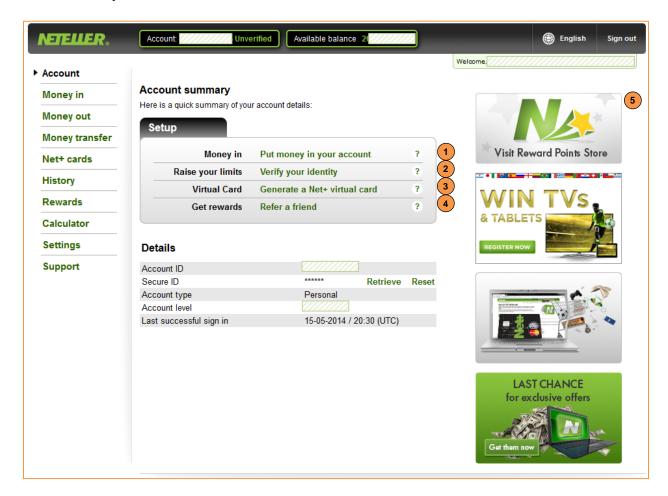
Choose what you want to do next:

- 3. Put money into your account.
- 4. View your account.



1.2 Your Account summary page

Once you have successfully set up an account, it is time to explore its functions and decide what you want to do next.



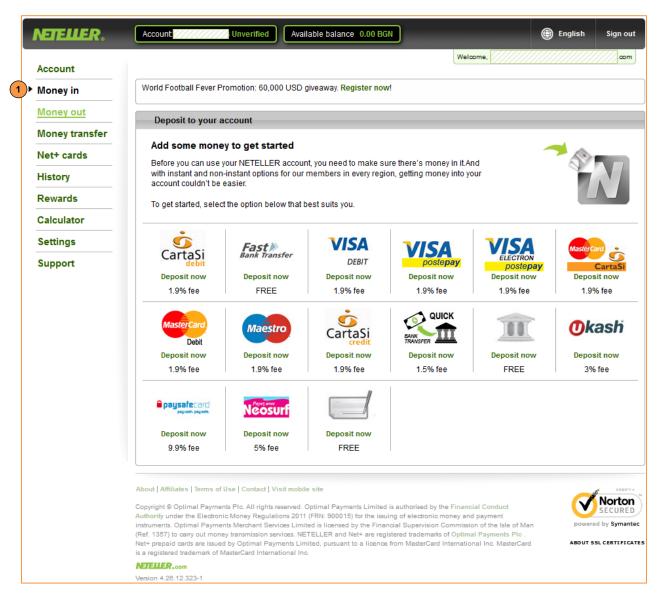
You can do the following:

- Deposit funds through Money in: In order to transfer funds to merchants or send money to other members, you will first need to put money in to your account. See section 2.0 of this guide for details.
- Raise your limits: Verify your identity to gain access to full account functionality, like increasing your deposit limits, withdrawing funds from your account, applying for a Net+ card. See section 1.3 of this guide for details.
- 3. **Generate a Net+ virtual card:** Use the virtual card online anywhere MasterCard is accepted. See section 5.0 of this guide for more details.
- 4. **Get rewards:** Refer your friends to NETELLER and earn cash. See section 6.4 of this guide for more details.
- 5. Keep an eye on this section regularly. We announce promotions and tips here.



2.0 Deposit money in to your NETELLER Account

The availability of funding options varies by country.

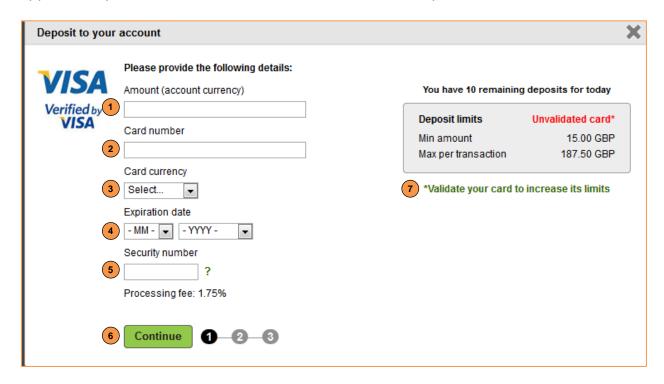


1. You can view all available deposit options within your region by selecting the "Money in" link when you sign into your NETELLER Account.



2.1 Deposit using a credit card

To initiate a deposit with your credit card, select the "Money in" link and choose the applicable option. We have used a Visa card for this example.

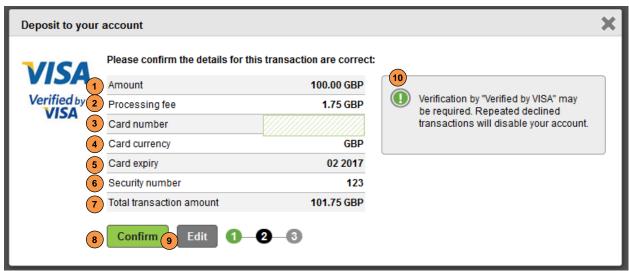


To complete the deposit, you will need to enter:

- 2. The amount of money you wish to deposit in to your account.
- 3. The card number, no spaces.
- 4. The currency of your card.
- 5. The card's expiration date (month and year).
- 6. The security number. This is the set of 3 or 4 digits that are on the back of your card and sometimes referred to as a CVC or CVV code.
- 7. Click on "Continue" to proceed with the transaction.
- 8. Click on "Validate your card to increase its limits" option to validate your card.

You will see a table on the upper right side of this screen that shows you how many deposits you have remaining for today, as well as the maximum per transaction. You can increase this card's limits by validating it. Refer to section 2.2 on Validating credit cards.





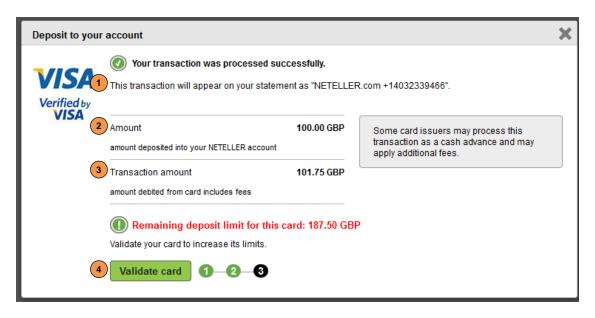
On this page, you will be able to confirm the transaction information that you entered:

- 1. The amount you would like to deposit.
- 2. View the amount of the processing fee.
- 3. The credit card number you are using.
- 4. The currency of the card.
- 5. The card expiry date.
- 6. The CVV or CVC number from the back of the card.
- 7. The total transaction amount.
- 8. Click on "Confirm" to proceed with the deposit.
- 9. Click on "Edit" to change the information.

Please note that the effective exchange rate NETELLER applies is the daily interbank market rate (selected from customary industry sources) plus a foreign exchange processing fee. Any charges converted by third parties prior to being submitted to NETELLER have been converted at rates selected by those third parties. Display is limited to 8 digits.

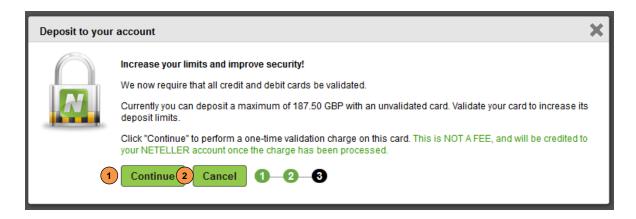
10. When using VISA, "verified by VISA" may be required. Repeated declined transactions will disable your account. When using a MasterCard, a similar security system is used, called "MasterCard Secure Code".





This page confirms that the transaction was processed successfully.

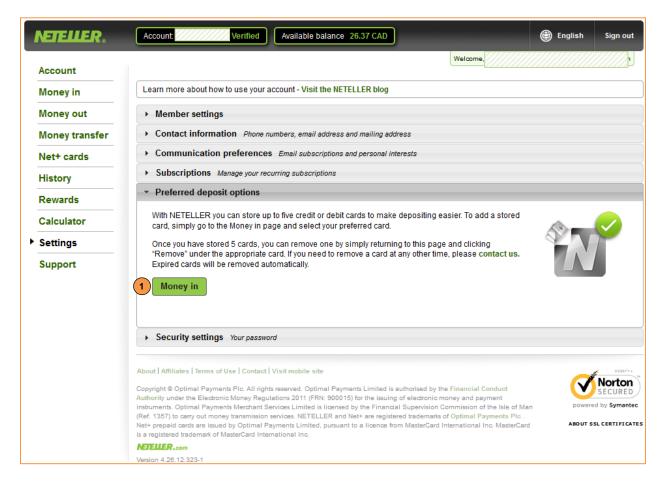
- 1. Information on how the transaction will appear on your statement.
- 2. The amount deposited into your NETELLER Account.
- The amount debited from your card, including any fees.
 Some card issuers may process this transaction as a cash advance and may apply additional fees. Please keep a record of all transaction information for future reference.
- 4. Click on "Validate card" to increase its limits now. Once you have clicked the button, you will see the following screen:



- Click on "Continue' to proceed with your card validation. This is NOT a fee and will be credited to your NETELLER Account once the charge has been processed.
- 2. If you do not want to validate your card now, click on "Cancel" to exit this page.



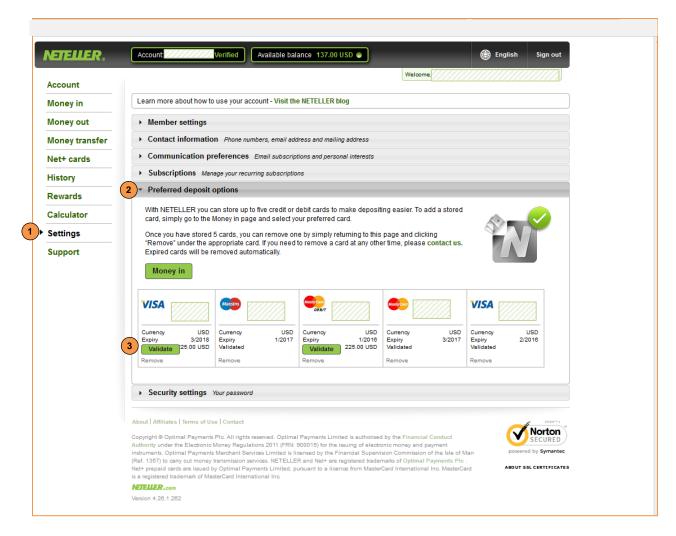
2.2 Validate a credit card



With NETELLER you can store up to five credit or debit cards to make depositing easier. To add a stored card, simply:

1. Click on the Money in button and complete a deposit with your preferred card.



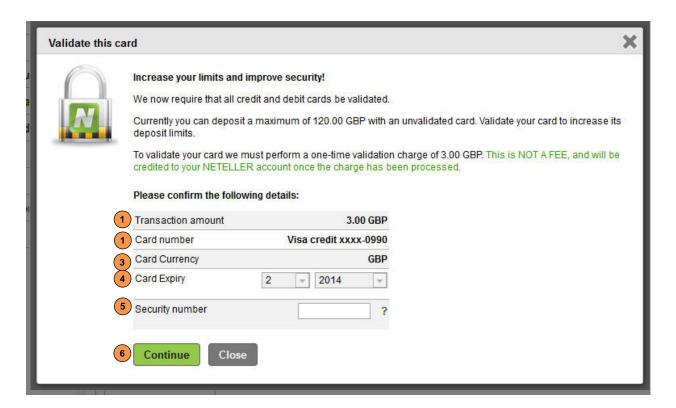


Once you have completed a successful deposit with a credit or debit card, the card will automatically be added to your preferred deposit options.

To validate a card and receive higher transaction limits:

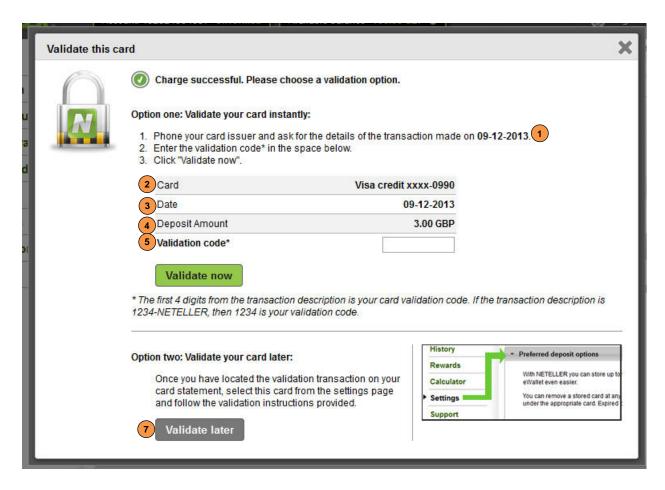
- 1. Simply go to the Settings page.
- 2. Select "Preferred deposit options".
- 3. Click on "Validate" to proceed with your card validation.





- To validate your card we must perform a one-time validation charge of 3.00 GBP (or equivalent). This is NOT A FEE and will be returned to you as a credit to your NETELLER Account once the charge has been processed.
- 2. Credit card number.
- 3. Currency of your credit card.
- 4. Expiry date of your credit card.
- 5. The Security number or CVV code, (also referenced as CVC code) is the 3 digit code found on the back of your Net+ card.
- 6. Click on "Continue" to validate your credit card or "Close" to cancel the card validation.





This screen indicates that the one time validation charge was successful.

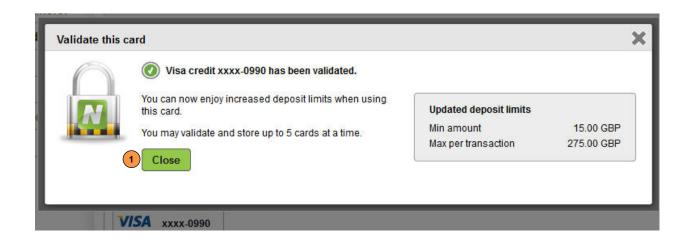
Option one: Validate your card instantly

- 1. Phone your card issuer and ask for the details of the transaction made on a specific date. They will give you a 4 digit validation code.
- 2. The card you used to make the transaction.
- 3. The date when the transaction was completed.
- 4. The one time validation charge amount.
- 5. The unique 4 digit validation code that the card issuer will give you. You can also get this code from your card statement.
 - Your card validation code is the first 4 digits from the transaction description, for example: if the transaction description is 1234-NETELLER, then 1234 is your validation code.
- 6. Click on "Validate now" to complete the card validation.

Option two: Validate your card later

7. Click on "Validate later" if you would like to complete the validation at a different time. Once you have located the validation transaction on your card statement, select this card from the settings page and follow the validation instructions provided.



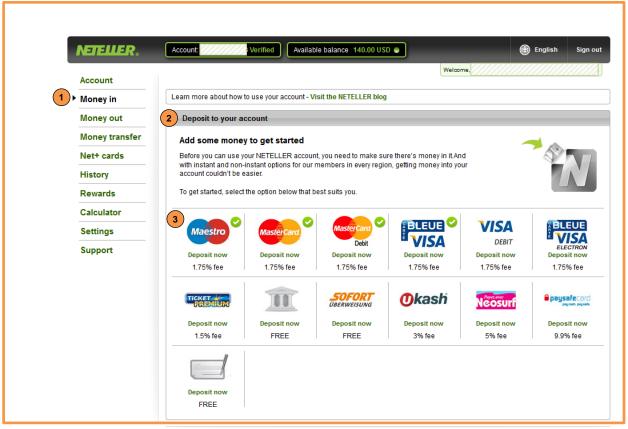


This screen confirms that the card has been successfully validated. You can now enjoy increased deposit limits with the card. You can validate and store up to 5 cards at a time.

1. Click on "Close" to exit this page.



2.3 Deposit with a stored credit card

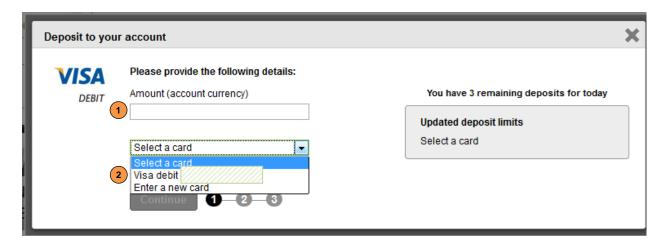


The process of depositing with a stored card is similar to the deposit with a credit card covered in Section 2.1 on page 11. The only difference is that when using a stored card you can select the card already registered with NETELLER, instead of registering the card from the beginning.

- When you want to use a stored credit card to deposit funds into your account, go to Money in page
- Select Deposit to your account option
- Select the card that you want to use and that has a green check mark (
 beside it.

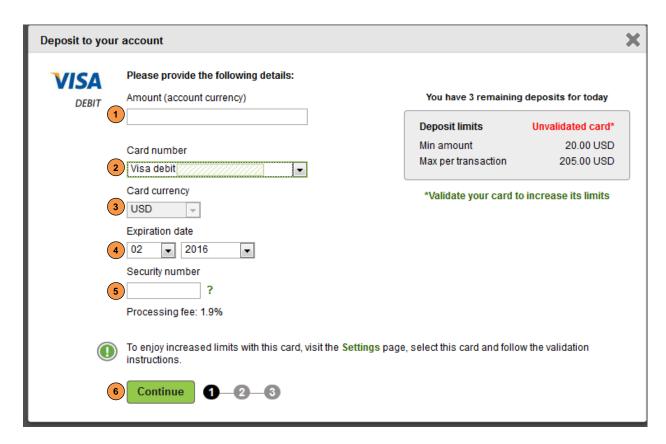
The green mark means your card has been validated and you can use it for deposits. If the card you want to use does not have green check mark, return to section 2.2 to validate it.





- 1. Enter the amount of your deposit.
- 2. Choose the stored card and you can start your payment card transaction easily.

Note: You can make 4 card deposits per day. The grey table will present you the remaining deposits for today.



On this page, you will need to enter:

- 1. Enter the deposit amount.
- 2. Select/confirm the stored card you want to use to make the deposit.

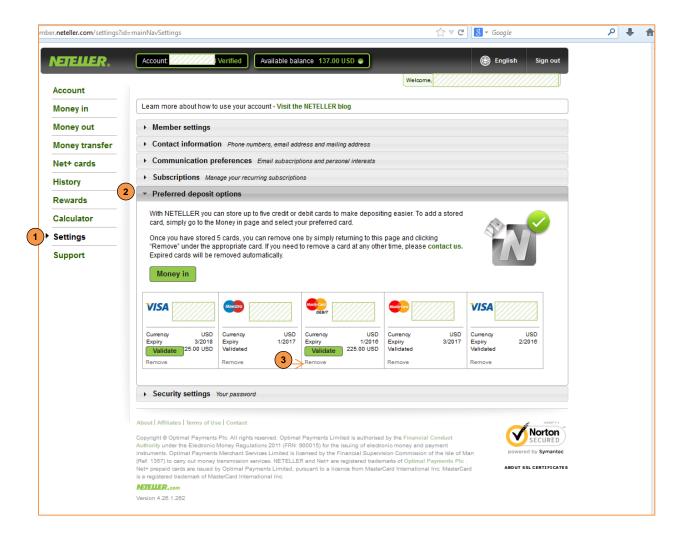


- 3. Confirm the card currency for this transaction.
- 4. Enter the expiration date of the credit card.
- 5. Enter the security number found on the back of the credit card.
- 6. Click on "Continue" to proceed with the credit card deposit option.

Confirm your transaction details and proceed with your deposit as outlined in Section 2.1.



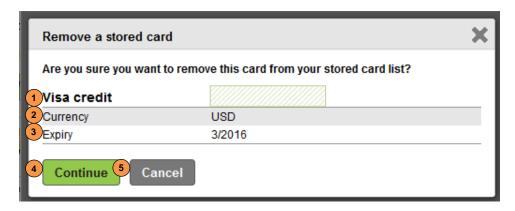
2.4 Remove a stored card



- 1. Go to Settings page when you want to remove a stored credit card in order to enter a new one,
- 2. Select Preferred deposit options
- 3. Click on Remove

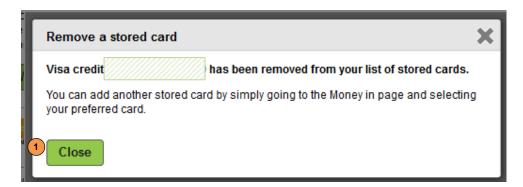
Note: you can only remove a stored card when you have the maximum of five stored cards.





Next, you will be asked if you are sure you want to remove this card from your stored card list. You will see below:

- 1. Card number.
- 2. Card currency.
- 3. Card expiry.
- 4. Click on "Continue" to proceed with the stored card removal.
- 5. Click on "Cancel" to cancel the process of your stored card removal.



This message confirms that the stored card was successfully removed. You can add another stored card by simply going to the Money in page and selecting your preferred card.

1. Click on "Close" to exit this page.



2.5 Deposit using Quick Bank Transfer

Quick Bank Transfer allows you to put money in your NETELLER Account by transferring funds directly from your bank account into our bank account located in your country. This deposit can take anywhere from 1 hour to 6 business days to clear, depending on the bank. To initiate the deposit, select the "Money in" link and choose the Quick Bank Transfer option.

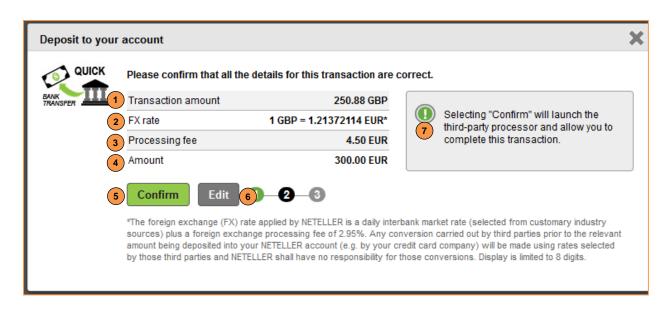




To complete a Quick Bank Transfer, you will need to:

- 1. Enter the amount you wish to deposit, in the currency of your NETELLER Account.
- Select "Continue" to accept the processing fee of 1.5% and proceed with the transaction.
- 3. Tip: Your NETELLER Account currency appears here.



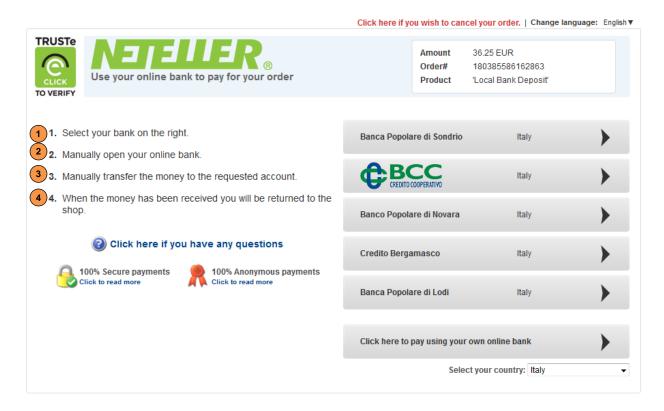


On this page, you will be able to confirm the deposit information that you entered and the fees that will be applied:

- 1. Amount of transaction.
- 2. Foreign exchange fee.
- 3. Processing fee.
- 4. Amount of the deposit that you entered on the previous screen.
- 5. Select "Confirm" to accept the fees and proceed with the transaction.
- 6. Select "Edit" to change the transaction details.
- 7. By selecting "Confirm" you allow NETELLER to complete this transaction through a third-party processor.

Note: The exchange rate that NETELLER applies is a daily interbank market rate published by a third-party foreign currency data provider plus a mark-up. NETELLER retains the mark-up amount as a foreign exchange (FX) processing fee.





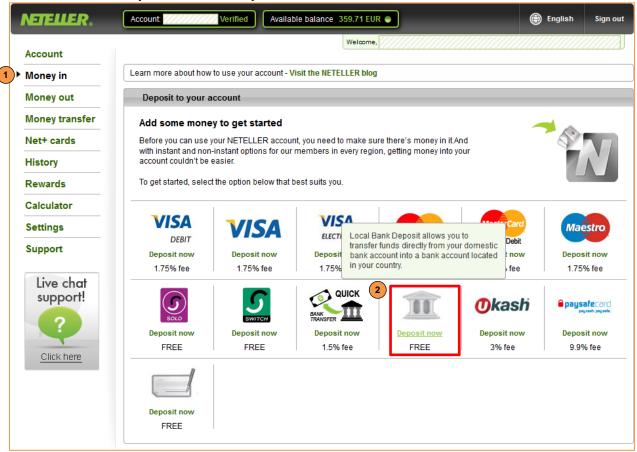
NETELLER's website will take you to a page to complete the deposit by:

- 1. Selecting your bank from the list of banks that are supported.
- 2. Opening your online banking manually, and
- 3. Transfering the money to the requested account.
- 4. Once the money is received, you will be returned to 'the shop' which in this instance is your NETELLER Account.



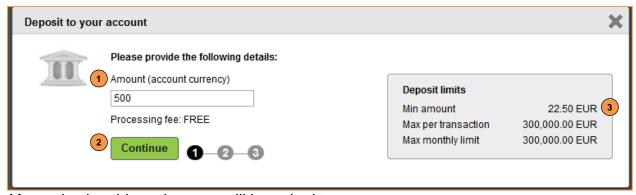
2.6 Deposit using Local Bank deposit option

The **Local Bank Deposit** option allows you to deposit funds from your domestic bank account to a NETELLER Account located in your country and it usually takes between 1 and 3 business days to arrive into your NETELLER Account.



To initiate the deposit:

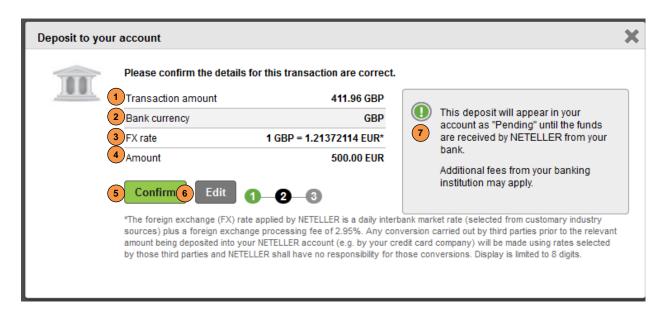
- 1. Select the "Money in" link option
- 2. Choose the Local Bank Deposit option.



After selecting this option, you will be asked to:

- 1. Enter amount you want to deposit.
- 2. Click on "Continue" to proceed with the transaction.
- 3. Tip: This is your NETELLER Account currency.

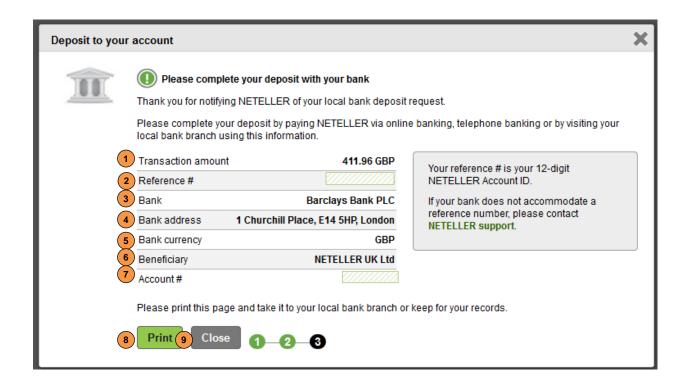




On this page, you will be able to confirm the deposit information that you entered and the fees that will be applied:

- 1. Amount of deposit.
- 2. Your bank currency.
- 3. Foreign exchange fee. NETELLER does not charge a fee for Local Bank Deposit, but you may incur a fee from your bank.
- 4. Deposit Amount.
- 5. Select "Confirm" to accept the fees and proceed with the transaction.
- Select "Edit" to change the transaction details.
- 7. This deposit will appear in your account as pending until the funds are received by NETELLER from your bank. Additional fees from your banking institution may apply.

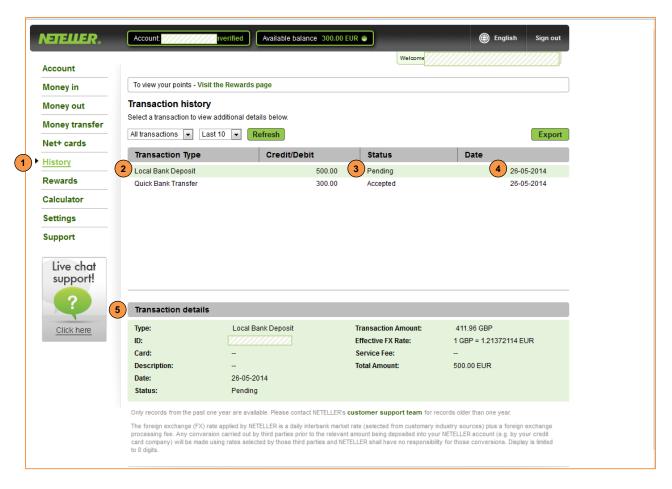




This screen displays all of the information that allows you to complete your deposit by paying in to your NETELLER Account via online banking, telephone banking or by visiting your local bank branch. It includes:

- 1. Amount of transaction.
- Reference number (this is your 12 digit NETELLER Account ID number). If your bank does not accommodate a reference number, please, contact NETELLER support.
- 3. Bank name.
- 4. Bank address.
- Bank currency.
- 6. Beneficiary name (NETELLER).
- 7. Beneficiary's bank account number (NETELLER's bank account number).
- 8. Select "Print" to print this page and take it to your local bank branch or keep it for your records.
- 9. Select "Close" to exit this page.





Go to the History page to see the transaction history.
 You can select the number of transactions you want to see displayed on the page.

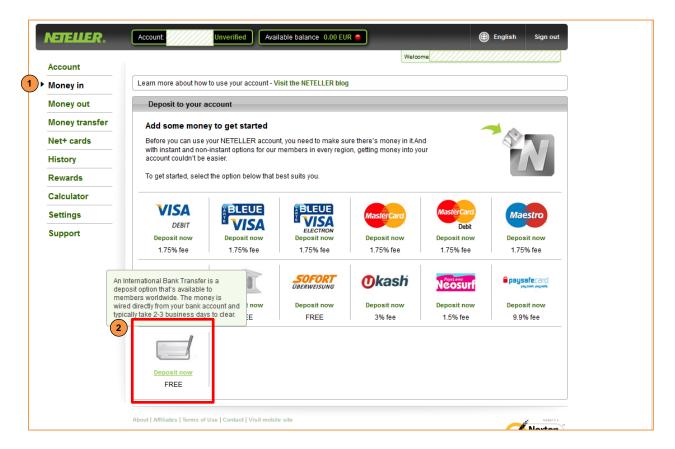
By clicking on a specific transaction, you will see the following:

- 2. Transaction type.
- 3. Status of your transaction. The transaction may show "Pending", "Accepted" or "Declined".
- 4. Date when the transaction was made.
- 5. Transaction details.



2.7 Deposit using the International Bank Transfer option

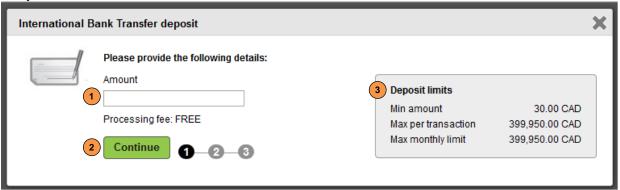
An **International Bank Transfer** is a widely used deposit option available to NETELLER members worldwide. Funds are wired directly from your bank account to your NETELLER Account. It takes 2 to 3 business days on average to receive the funds, for which your bank may charge a fee.



- 1. To initiate the deposit, select the "Money in" tab
- 2. Choose the International Bank Transfer deposit option.



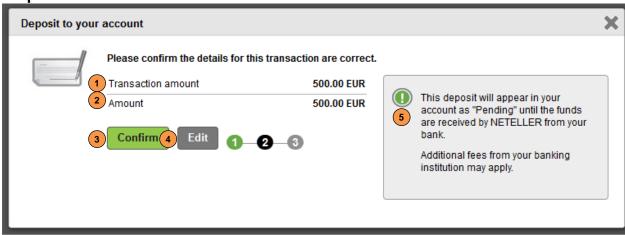
Step 1



After selecting this option, you will be asked to:

- Enter the amount you wish to deposit. This will always be in the currency of your NETELLER Account.
- 2. Click on "Continue" to proceed with the transaction.
- 3. Minimum and maximum deposit limits are displayed to the right of your screen.

Step 2

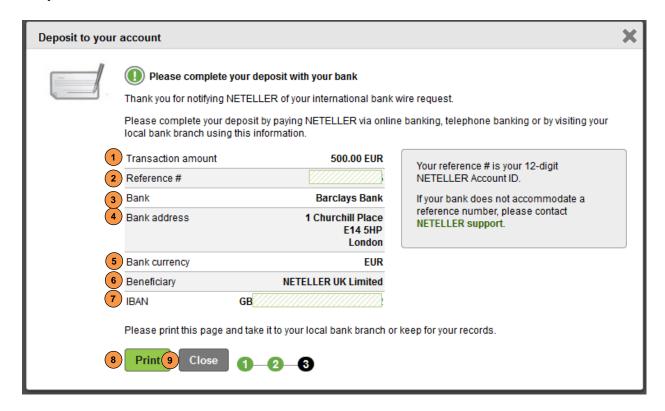


Confirm the following transaction details:

- The transaction amount is the amount of the International Bank Transfer.
- 2. The amount deposited into your account.
- 3. Select "Confirm" to accept all and proceed with the transaction.
- 4. Select "Edit" to change the transaction details.
- This deposit will appear in your account as pending until the funds are received by NETELLER from your bank.



Step 3



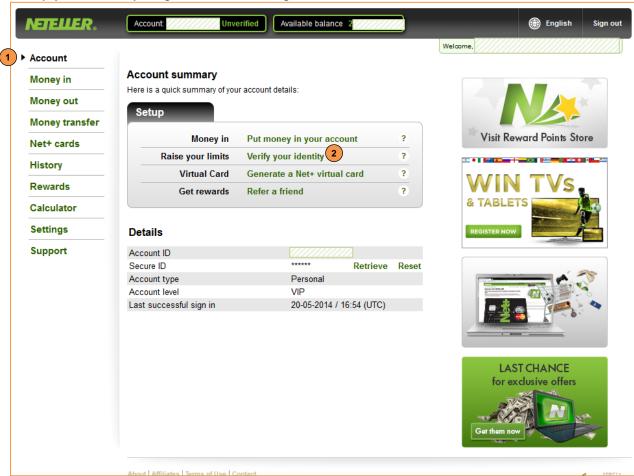
This last screen features all of the information that allows you to complete your deposit by paying in to your NETELLER Account via online banking, telephone banking or by visiting your local bank branch. It includes:

- 1. Amount you want to deposit.
- 2. Reference number (your 12 digit NETELLER Account ID). If your bank does not accommodate a reference number, please contact NETELLER Support.
- 3. Bank name.
- 4. Bank address.
- 5. Your bank currency.
- 6. Beneficiary name.
- 7. IBAN number.
- 8. Print this page and take it to your local bank branch or keep for your records.
- 9. Click "Close" to exit this page.



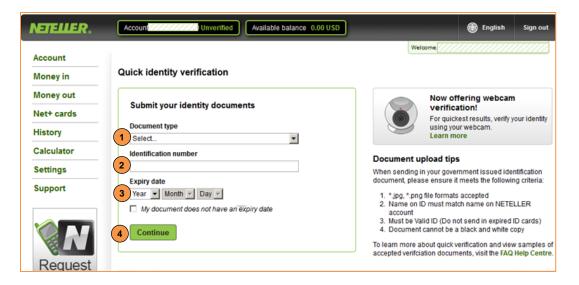
3.0 Verify your Identity

Verify your identity to gain access to higher transaction limits.



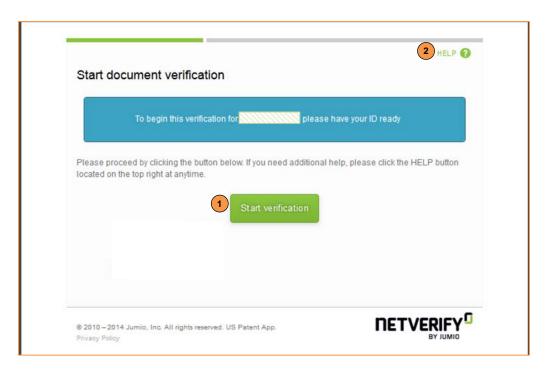
- 1. Make sure you are on the Account page.
- 2. Click on "Verify your identity" link in order to start the account verification process.





- Select the type of document from the drop down menu. You will need to send a
 copy of a government-issued identification document, such as your passport,
 government ID card, driver license or permanent resident card. Before you
 upload the document, make sure you use one of the following formats: *.jpg,
 *png. Please be advised that we do not accept expired documents and black and
 white copies.
- 2. Key in the Identification number of your government issued identification documents (Example: your passport)
- Key in the Expiry date of the government issued identification document you will be submitting (Example: date your passport expires), or select the checkbox indicating that their document does not have an expiry date.
- 4. Click on "Continue" to proceed with documents upload flow. Clicking "Continue" will initiate the document upload flow. This flow is contained within a window in your NETELLER Account but using a third party provided called Jumio that will upload and process the document(s).





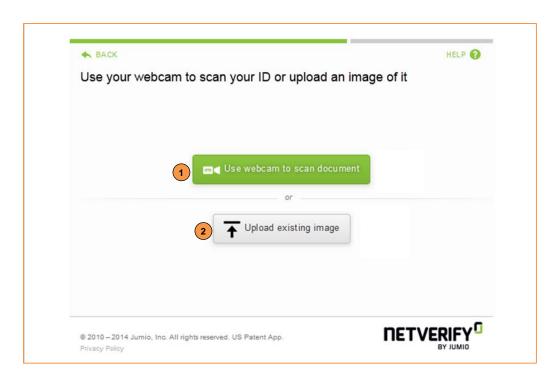
- 1. Click on "Start verification" button to start the document verification process
- 2. Click on "HELP" button located on the top right at anytime if you need additional help.





- 1. You will need to select the country where your document was issued. The page will display by default the country of residence in your NETELLER Account.
- 2. Click on one of the three types of documents that are allowed to be uploaded. You can select the passport, identity card or driver license. This will initiate the document upload screen.





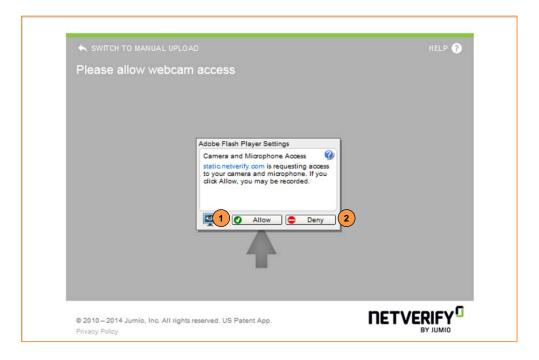
You will have two (2) potential options available to upload your documents:

- 1. Click on "Use webcam to scan document" button to submit your identification document if you have an active webcam conncted to your computer.
- 2. Click on "Upload existing image" to upload a saved image of your identity document.



Option 3.1

If you choose using the webcam to scan your document and depending on your internet browser and webcam settings, you will see the screen below.



- 1. Click on "Allow" button to allow access to your camera before proceeding with the webcam upload.
- 2. Choose "Deny" button if you do not want to proceed with the webcam upload.

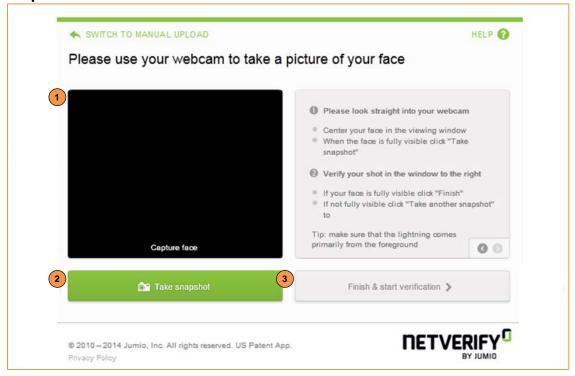




If you selected the "Allow" button, you will be asked to hold your document up to your webcam, centre it in the viewing window and ensure the document is fully legible.

- 1. A preview of your identity document image is shown in this location.
- 2. Click on "Take snapshot" to lock in a preview of the image.
- 3. Click on "Confirm & continue with next step" if you are satisfied with the quality of the image of your identity document.



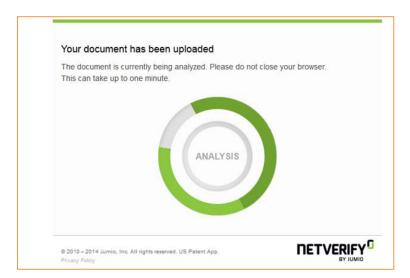


On the next step, you will be asked to take a picture of your face. You will need to look straight into your webcam, centre your face in the viewing window and ensure youjr face is fully visible.

- 1. A preview of your face is shown in this location.
- 2. Click on "Take snapshot" to lock in a preview of the image.
- 3. Click on "Finish & start verification" if you are satisfied with the quality of the image of your face.

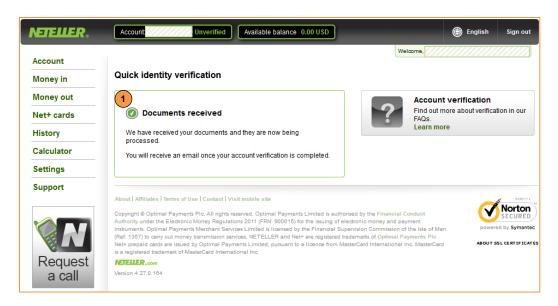


Next, you will be presented a spinning analysis wheel. Do not close the window until this has completed.



After completion the windnow will automatically close and you will be presented a message that your documents were successfully uploaded.





1. This message confirms your documents were received and are now being processed.

You will receive an email once your account verification is completed.



Option 3.2

If you choose to use the option "Upload existing image" to upload a saved image of your identity document, you will be presented with the following screen:

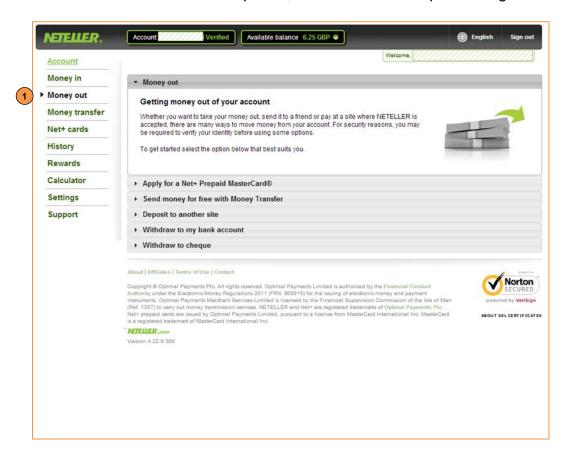


- 1. Click on "Choose file" to your saved document. The document must not exceed 5 MB in size and be in JPG or PNG format.
- 2. Click on "Confirm" to upload the document once the file preview is loaded.



4.0 Withdraw money from your NETELLER Account

We have several withdrawal options, each with different processing times and fees.

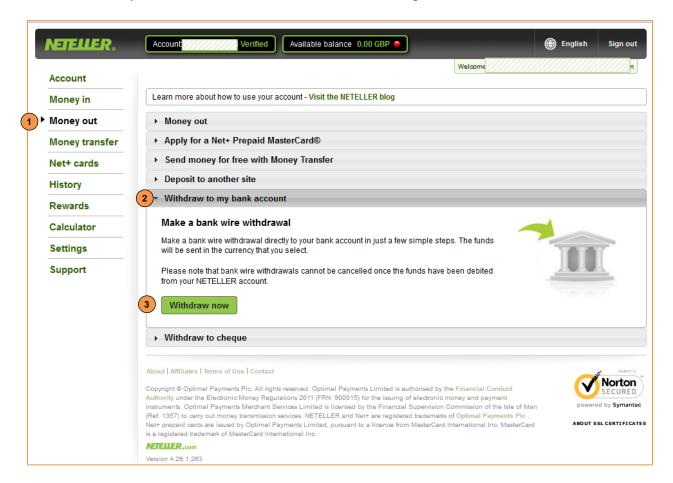


1. To view your withdrawal options select the "Money out" link.



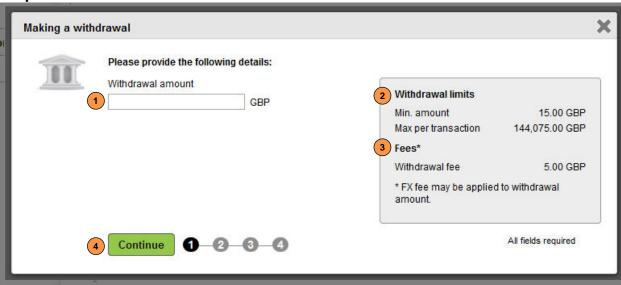
4.1 Bank Transfer

The **Bank Transfer withdrawal** is a withdrawal option available to our members residing in supported European countries. In order to withdraw funds to your personal bank account, you will need to have a bank account <u>registered</u> and <u>verified</u> with us.



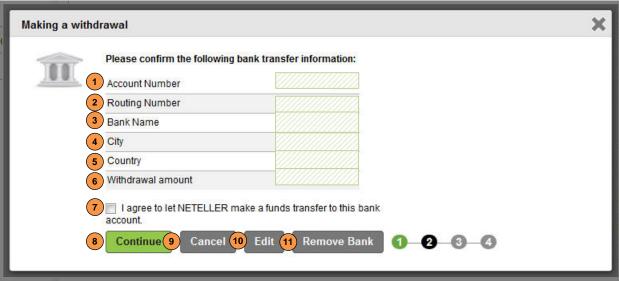
- 1. To initiate the withdrawal, select the "Money out" link.
- 2. Choose the "Withdraw to my bank account" option.
- Select "Withdraw now" to make a bank transfer withdrawal.





- 1. Enter the amount you would like to withdraw.
- 2. Your minimum and maximum withdrawal limits are displayed here.
- 3. Processing fee.
- 4. Click on "Continue" to proceed with the transaction.



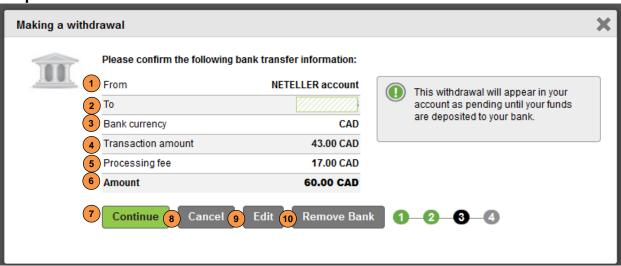


On this page you will be able to confirm your bank information, entered previously.

- 1. Account number.
- 2. Routing number.
- 3. Bank name.
- 4. City the bank is in.
- 5. Country the bank is in.
- The amount you would like to withdraw (this will be in the currency of your NETELLER Account).
- 7. Check the box to indicate your agreement to the electronic funds transfer to your bank account.
- 8. Select "Continue" to proceed with the transaction.
- 9. Select "Cancel" to stop the transaction.
- 10. Select "Edit" to change the transaction details, like your bank name or amount.
- 11. Select "Remove Bank" if you wish to remove this bank.

Note: When your bank currency is different to your account currency, withdrawals to this bank are subject to FX fees.



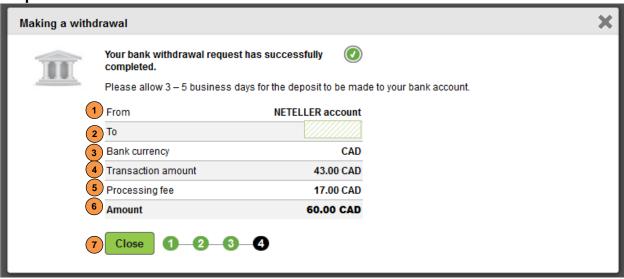


Confirm the following transaction from your NETELLER Account to your bank account:

- 1. The account the transfer is coming coming from (i.e. your bank).
- 2. The account the transfer is going to.
- 3. The currency that the transfer is in.
- 4. The amount of the transaction.
- 5. The processing fee.
- 6. The amount being withdrawn (this will be the transaction amount plus the processing fee).
- 7. Select "Continue" to proceed with the transaction.
- 8. Select "Cancel" to stop the transaction.
- 9. Select "Edit" to change the transaction details.
- 10. Select "Remove Bank" if you wish to remove this bank.

Note: This withdrawal will appear in your account as pending until your funds are deposited to your bank.





This last screen features information about your successful bank transfer withdrawal. Bank transfer withdrawals take 1 to 3 business days to process. This withdrawal will appear in your account as pending until your funds are deposited to your bank account.

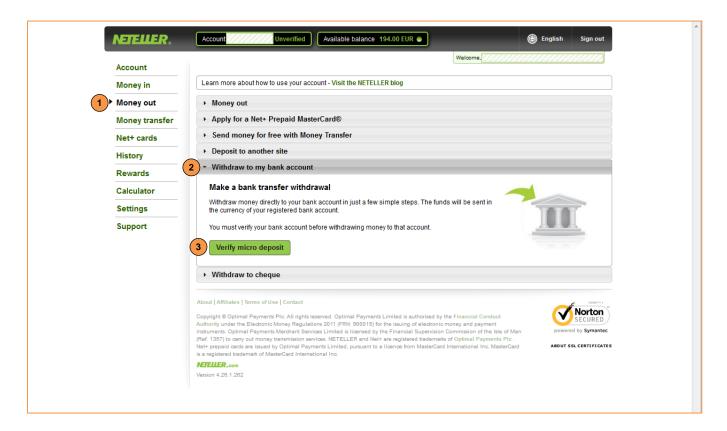
You will see:

- 1. The account the money is coming from.
- 2. The account the money is going to.
- 3. The transaction currency.
- 4. The transaction amount.
- 5. The processing fee.
- 6. Your withdrawal amount, including all fees and FX.
- 7. Select "Close" to exit this page and return to your NETELLER Account "Money out" page.



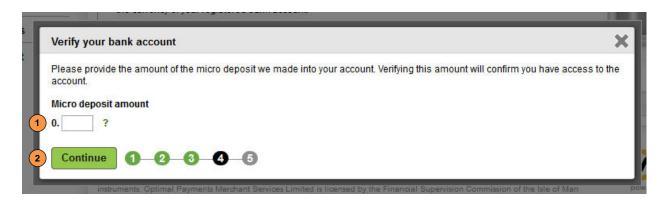
4.2 Micro Deposit Verification

If you want to use the Bank Transfer option to withdraw funds and your bank account is not registered with us, you will need to confirm a micro deposit amount. This will confirm that you have access to the account.

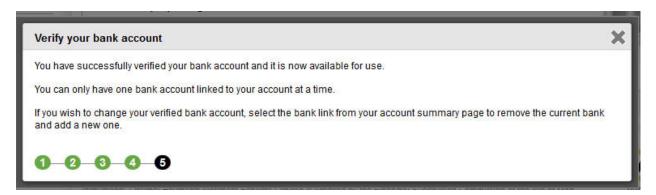


- 1. Go to the "Money out" page in your account
- 2. Select "Withdraw to my bank account".
- 3. Click on "Verify micro deposit" to make a bank transfer withdrawal.





- 1. Enter the deposit amount NETELLER sent to your bank. Make sure to only submit two digits, with no decimal or comma sign.
- 2. Select "Continue" to verify your bank account.



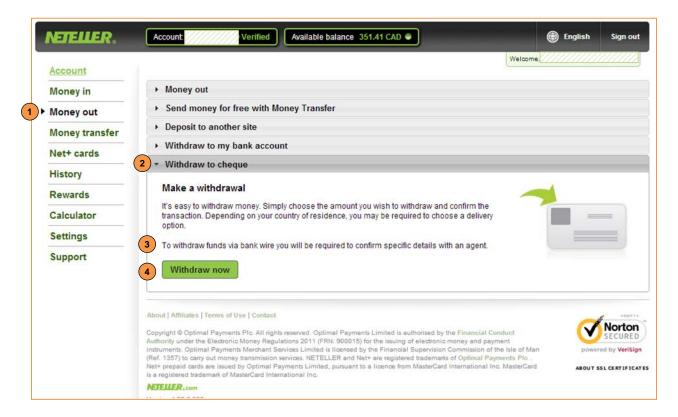
This screen will appear to indicate that you have successfully verified your bank account and it is now available for use. Note: You can only have one bank account linked to your NETELLER Account at one time.

If you wish to change your verified bank account, select the bank link found on the account summary page to remove the current bank and add a new one.



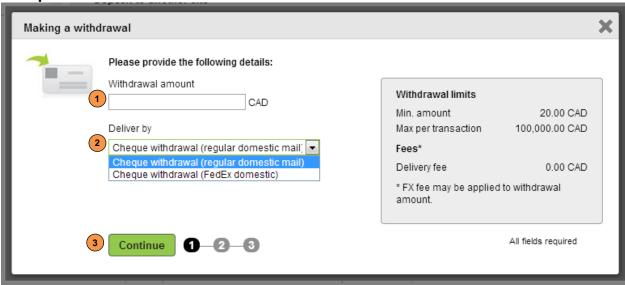
4.3 Cheque Withdrawal

The Cheque withdrawal option is available to all our members. Please note that we recommend that members from New Zealand and Australia use a bank draft instead.



- 1. To initiate the withdrawal, select the "Money out" tab.
- 2. Choose the "Withdraw to cheque" option.
- 3. To withdraw funds via bank wire you will be required to confirm specific details with an agent.
- 4. Select "Withdraw now".



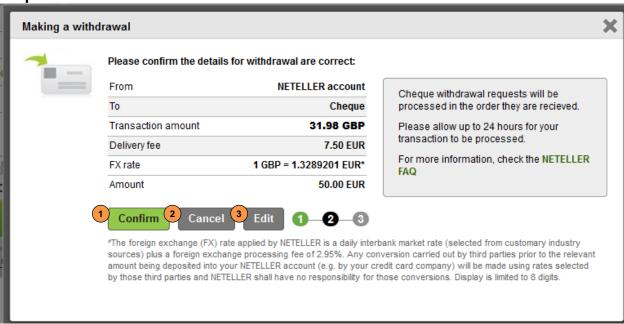


On this screen, you will be asked to:

- 1. Enter the withdrawal amount (this will be in the currency of your NETELLER Account).
- 2. Choose either "Regular Mail" for standard delivery or "FedEx" for express delivery (if presented with the option).
- 3. Select "Continue" to proceed with the transaction.

Note: You are allowed to request one cheque withdrawal within a 24-hour period. Please, confirm the address is correct prior to requesting a cheque withdrawal. The cheques will be delivered to the address specified in your account settings. The minimum and maximum amounts for a cheque withdrawal vary, depending on the currency of your NETELLER Account.



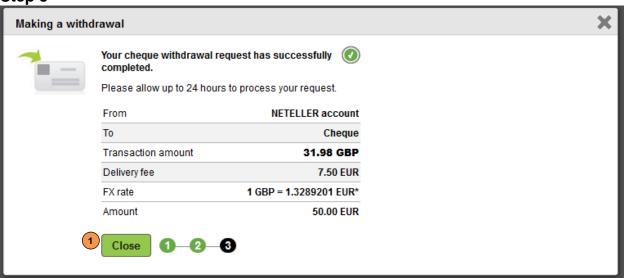


On this page you will be able to confirm your withdrawal information.

- 1. Select "Confirm" to accept the fees and proceed with the transaction.
- 2. Select "Cancel" to stop the transaction.
- 3. Select "Edit" to change the transaction details.

The effective exchange rate NETELLER applies is the daily interbank market rate (selected from customary industry sources) plus a foreign exchange processing fee of 2.95%. Any charges converted by third parties prior to being submitted to NETELLER have been converted at rates selected by those third parties.



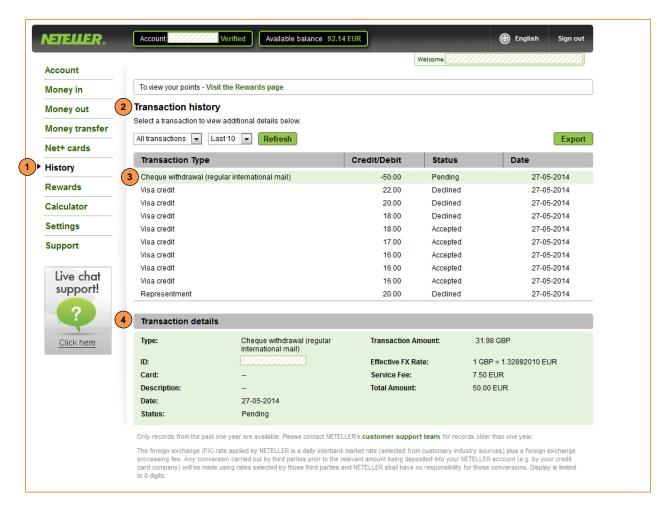


This last screen features all of the information about your successful cheque withdrawal request.

1. Select "Close" to exit this page and return to your NETELLER Account "Money out" page.

Note: The cheque withdrawal requests will be processed in the order they are received. Please allow up to 24 hours for your transaction to be processed.



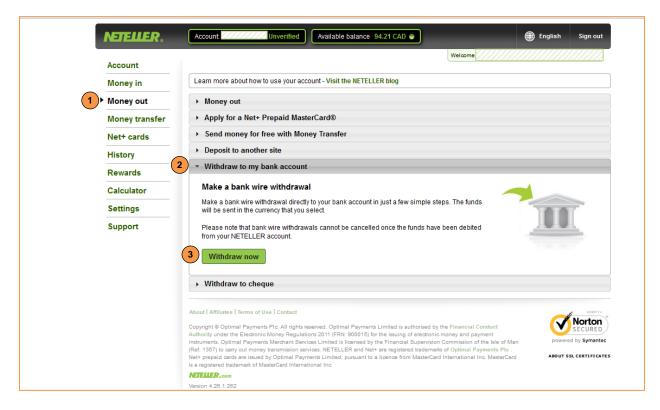


- You can view your withdrawal transaction by going to the History page in your NETELLER Account.
- 2. Look for the Transaction history tab.
- 3. Select the transaction called Cheque withdrawal.
- 4. See the cheque withdrawal transaction details.



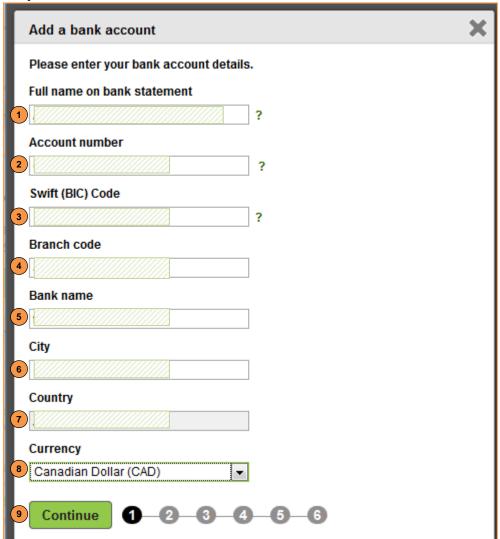
4.4 Member Wire

Member Wire withdrawals are available to members worldwide except members from supported European countries who can withdraw directly to their bank account using the Bank Transfer withdrawal option.



- To initiate a Member Wire withdrawal, select the "Money out" page in your NETELLER Account.
- 2. Click on "Withdraw to my bank account".
- 3. Select "Withdraw now" to withdraw money by member wire.

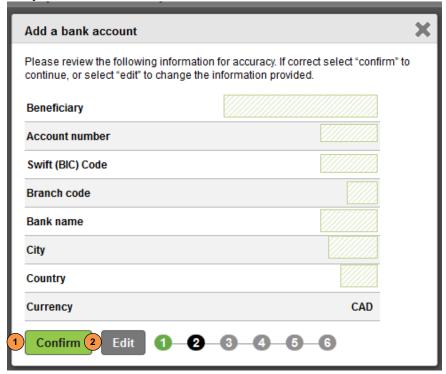




To initiate a Bank Wire withdrawal, you will need to have your bank account registered with NETELLER. If you have not registered your bank account yet, you will be asked to enter this information:

- 1. First and last name on the bank account.
- 2. Bank account number.
- 3. Swift or BIC code.
- Branch code.
- 5. Bank name.
- 6. City you live in.
- 7. Country.
- 8. Select your currency.
- 9. Click on "Continue" to proceed with the transaction.

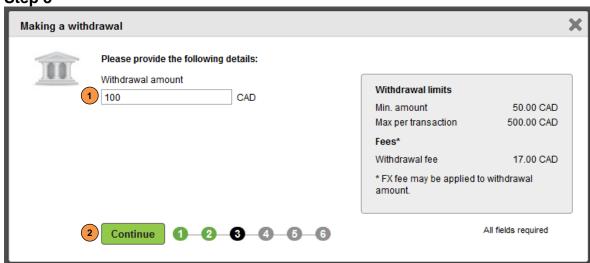




This screen will ask you to review your bank details, and:

- 1. Click on "Confirm" if the information is correct, or
- 2. Click on "Edit" if you need to make corrections.

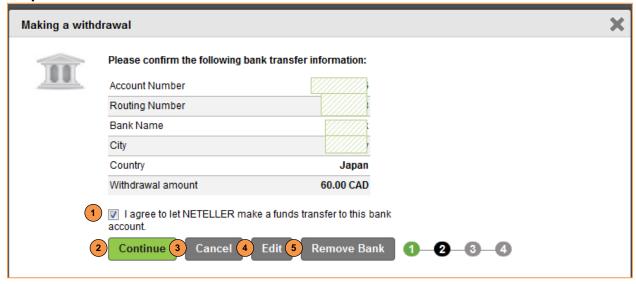
Step 3



On this page you will need to provide:

- 1. The amount you want to withdraw.
- 2. Click on "Confirm" to proceed with the transaction.

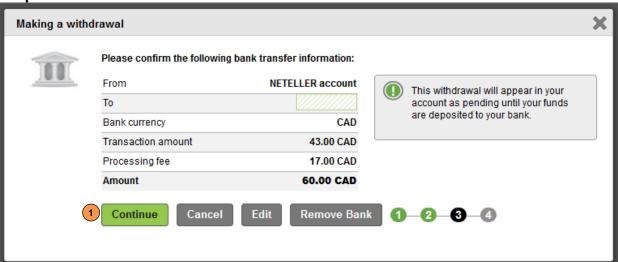




If you have already registered your bank account with NETELLER, you will only need to confirm your bank account information when you initiate a Member Wire withdrawal. In order to complete the transaction, you will need to:

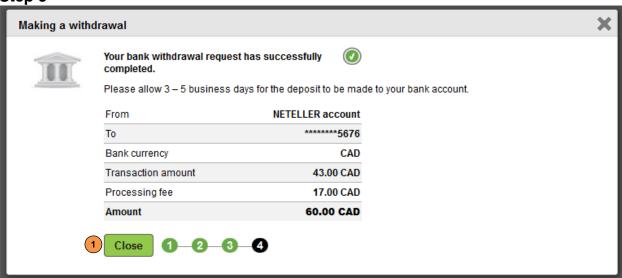
- Check the square box to agree and let NETELLER make a funds transfer to this bank account.
- 2. Click on "Continue" to proceed with the transaction.
- 3. Click on "Cancel" to stop the transaction withdrawal request.
- 4. Click on "Edit" to modify your bank account details.
- 5. Click on "Remove" to remove this bank account and add a new one.

Step 2



1. Click on "Continue" if the information is correct and to proceed with the member wire withdrawal transaction.





This last screen features all of the information about your successful Member Wire.

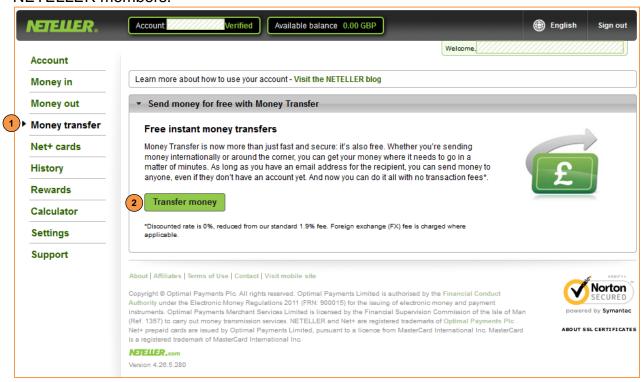
1. Select "Close" to exit from this page.

Note: Member Wire withdrawals will be processed within 3 - 5 business days from the date of request.



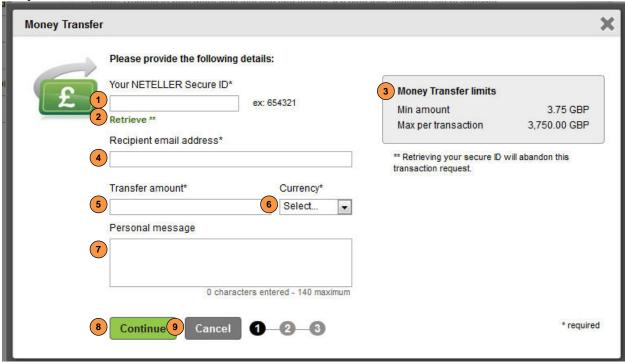
5.0 Money Transfer

With NETELLER's Money Transfer option you can send funds to friends and family members in any of our serviced countries around the world, even if they are not NETELLER members.



- 1. To initiate this transfer, select the "Money transfer" option.
- 2. Select "Transfer money" to send money for free with money transfer.



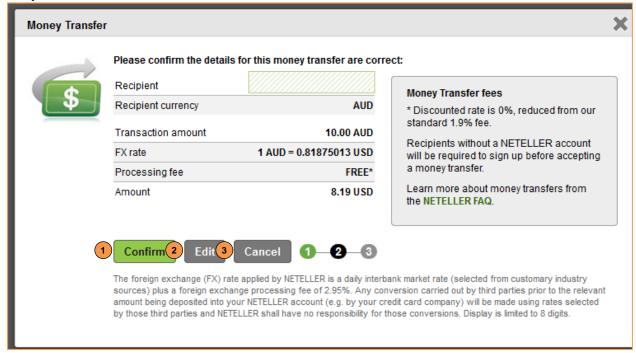


To complete the Money Transfer, you will need to:

- 1. Enter your 6 digit NETELLER Secure ID.
- If you can't remember your NETELLER Secure ID, it can be returned by clicking the "Retrieve" link. Please, note that retrieving your Secure ID will end this transaction request.
- 3. Note the minimum and maximum limits for Money Transfer transactions.
- 4. Provide the recipient's email address, if it is a new recipient.
- 5. Enter the amount you want to send.
- 6. Choose the currency. You can either choose the currency of your NETELLER Account (the recipient would pay foreign exchange) or you can choose the currency of the recipient (you would pay the foreign exchange).
- 7. Enter a short personal message to go with the transfer (optional).
- 8. Select "Continue" to proceed with the transaction.
- 9. Select "Cancel" to cancel this transaction.

Note: when the recipient of the funds is a NETELLER member they will receive email notification they had received a Money Transfer and the funds are available immediately. If the recipient does not have a NETELLER Account they will receive an email explaining you are trying to send them funds and to register for a NETELLER Account within 30 days to receive the funds.



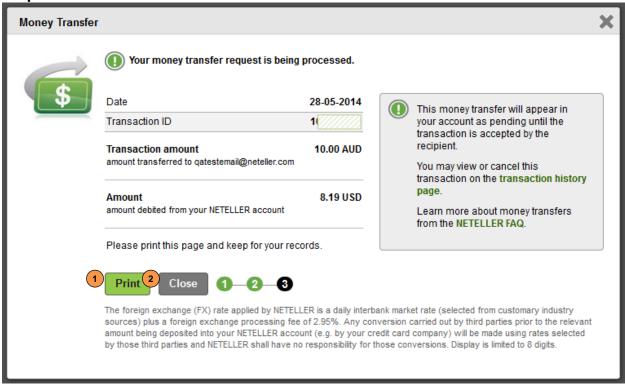


Here you will be able to confirm your Money Transfer information.

- Select "Confirm" to proceed with the transaction. Please note, once you click confirm the transfer is complete and CANNOT be returned.
- 2. Select "Edit" to modify the transaction details.
- 3. Select "Cancel" to cancel this transaction.

Note: Recipients without a NETELLER Account will be required to sign up before accepting a Money Transfer. If not done within 30 days, funds will be returned to you on day 31st.





This last screen confirms that your Money Transfer was successful.

- 1. Select "Print" if you would like to print a copy of this page.
- 2. Select "Close" to exit this page.

Note: This Money Transfer will appear in your account as pending until the transaction is accepted by the recipient. You may view or cancel this pending transaction on the transaction history page.



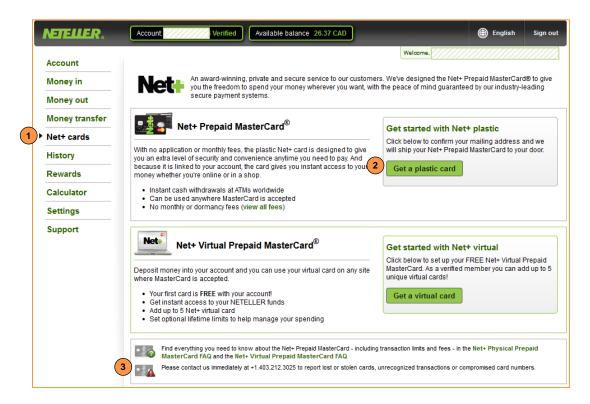
6.0 Net+ Prepaid MasterCards®

With a NETELLER Account you have access to our Net+ Prepaid MasterCards. The cards can be used anywhere MasterCard is accepted worldwide, and because they are linked to the balance in your account you get instant access to the money in your NETELLER Account whether you are online or in a shop.

There are two types of Net+ cards available: plastic and virtual.

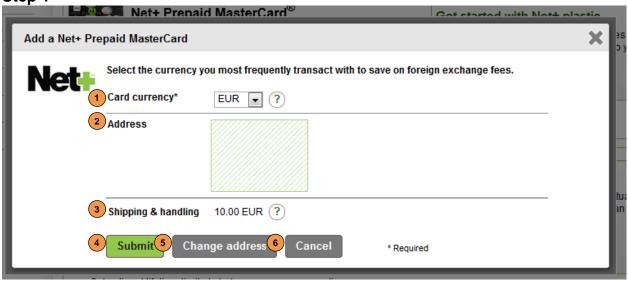
6.1 Net+ Prepaid MasterCard® - plastic

The Net+ plastic card looks, acts and functions like a traditional debit card. It is a physical card that employs Chip and PIN technology to increase your security. You can make withdrawals at ATMs and purchases online or at retail locations which accept MasterCard.



- To receive your Net+ plastic card simply sign in to your NETELLER Account and select "Net+ cards".
- Select "Get a plastic card".
- 3. Report a lost or stolen card immediately.





To request a Net+ plastic card, you will be asked to:

- 1. Choose the card currency you would like your Net+ card to be in. To save on foreign exchange fees, we recommend that you select the currency that you will be using most for purchases or withdrawals.
- 2. Verify that the mailing address registered to your NETELLER Account is accurate. Your card will be sent there.
- 3. Information telling you that a shipping and handling fee applies.
- 4. Click on "Submit" to proceed with the card application.
- 5. Click on "Change address" to update your mailing address.
- 6. Select "Cancel" to stop the card application process.





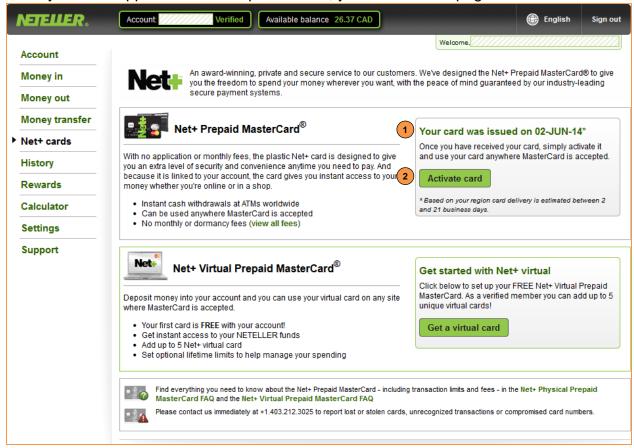
This is a confirmation page saying your request has been submitted.

- 1. If the application has been approved, your card will be sent to the email address listed here. Card delivery can take up to 21 business days.
- 2. Select "Continue" to exit this window.



6.2 Net+ Prepaid MasterCard® activation

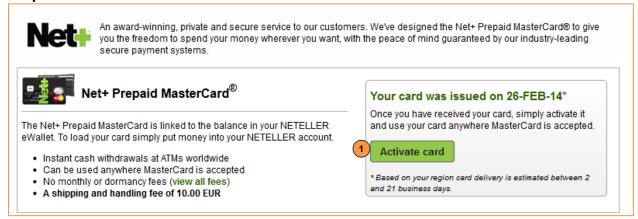
Once you have applied for a Net+ plastic card, your Net+ cards page will look like this:



- 1. Status on your card indicates it was issued on 2 June 2014.
- 2. Once you receive your card, click on "Activate this card" to activate your card.

Please, note that for certain countries, once you activate your Net+ card, your account status will change from Unverified to Verified, as per section 3, Option 1.

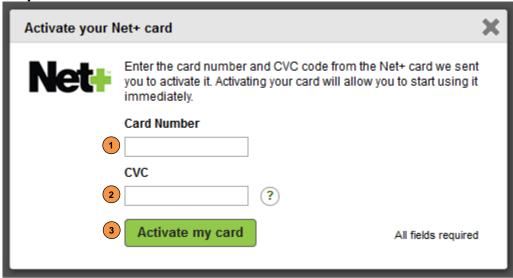




Once you have received your card in the mail you will need to activate it. Go to the Net+cards tab in your NETELLER Account and:

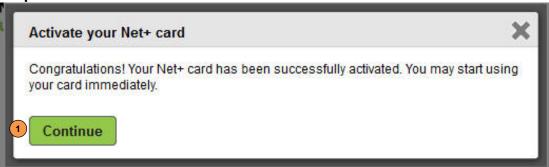
1. Select "Activate card".

Step 2



- 1. Key in your new card number.
- 2. Key in the 3 digit CVC found on the back of your new card.
- 3. Select "Activate my card" to activate you Net+ card.





Congratulations! Your Net+ card has been successfully activated.

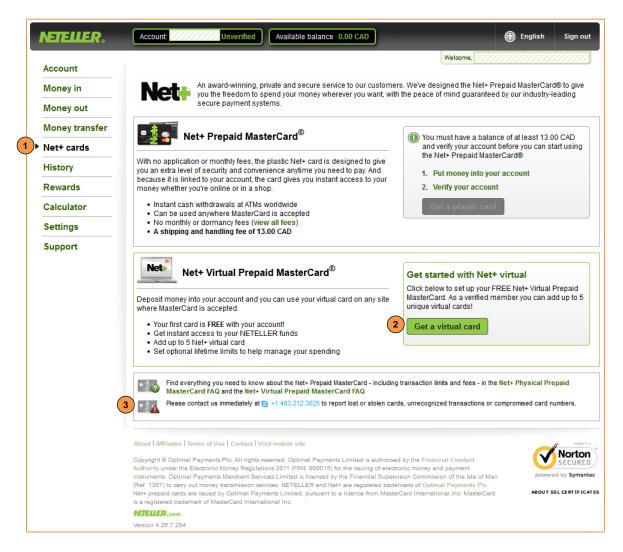
1. Select "Continue" to start using your card immediately.



6.3 Net+ Prepaid MasterCard® - virtual

The Net+ virtual card allows you to use the funds in your NETELLER Account to make online purchases wherever MasterCard is accepted. Your first card is FREE and is included with your NETELLER Account. This card gives you instant access to your funds and provides you with optimal security when shopping online.

Note: You must have a positive account balance before you can start using the Net+Virtual Prepaid MasterCard. Verified members can add up to 5 Net+ virtual cards.



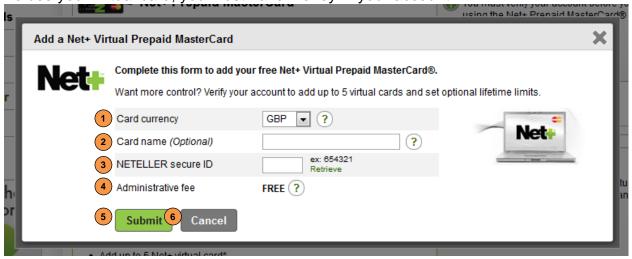
Getting the Net+ Virtual Prepaid MasterCard is easy and free. Simply:

- 1. Go to the Net+ cards section
- Click on "Get a virtual card"
- Call the listed telephone number should you notice unrecognized transactions or compromised card numbers.



Step 1

To use your virtual card, you must have money in your account.



To get your first (free) Net+ virtual card, you will need to enter the following information:

- Choose the card currency that you would like your virtual card to be in. To save on foreign exchange fees, we recommend that you select the currency that you will be using most for purchases.
- Name this card to your preference. This field is optional, however if you choose to use it, the card name can be 25 characters long and must not be the same as an existing virtual card name.
- 3. Enter your 6-digit Secure ID number. Click on "Retrieve" if you forgot your NETELLER Secure ID number.
- 4. Your first card is FREE and is included with your NETELLER Account.
- 5. Click on "Submit" to proceed with you Net+ virtual card application.
- 6. Click on "Cancel" to cancel your virtual card application.



Step 2



This page confirms your Net+ Prepaid Virtual MasterCard® is ready to use.

1. Click on "Continue" to start using your virtual card.



When you start using your Net+ virtual card, you will be able to see the following page:



On this page you can:

- 1. Click on "Transaction history" to view your transactions.
- 2. Click on "Rename card" to provide a different name to your virtual card.
- 3. Click on "Cancel card" to cancel this virtual card.
- To select a different Net+ virtual card, you will need to click on the green arrow
 in the drop down menu, as shown in the image below.

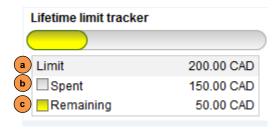




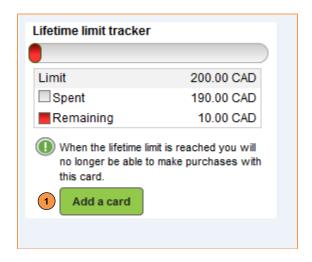
6.4 Lifetime limit tracker

The Lifetime limit tracker indicates how much you have transferred using this virtual card.

The image below shows: a) your lifetime limit amount, b) the amount spent and c) the amount remaining:



When you are getting close to reaching the lifetime limit of a card, the tracker colour will turn red.



The red colour means that you are nearly at the lifetime limit of your card. When you have reached the lifetime limit, you will no longer be able to make purchases with the card.

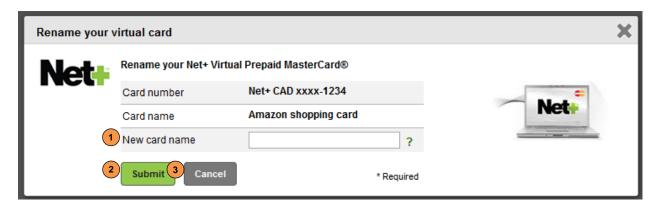
However, you have the option to add a new virtual card.

1. Click on "Add a card" to request a new Net+ virtual card.

Remember to verify your NETELLER Account in order to be able to add up to 5 virtual cards and set optional card limits.



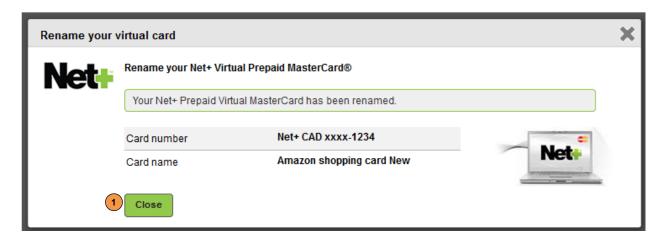
By selecting the "Rename card" option, you will get the following page:



- 1. Enter your new card name in the provided field.
- 2. Click on "Submit" to proceed with your virtual card card name change.
- 3. Click on "Cancel" to cancel the request for your card name change.

Step 1

If you proceed with your virtual card name change, by clicking on "Submit", you will get the following screen, confirming your virtual card name has been changed.



1. Select "Close" to exit this page



Step 2

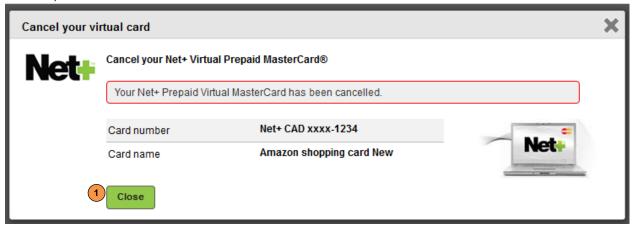
By selecting the "Cancel card" option, you will get the following page:



- 1. Select "Yes" to proceed with your virtual card cancellation.
- 2. Choose "No" if you do not want to cancel this card.

Step 3

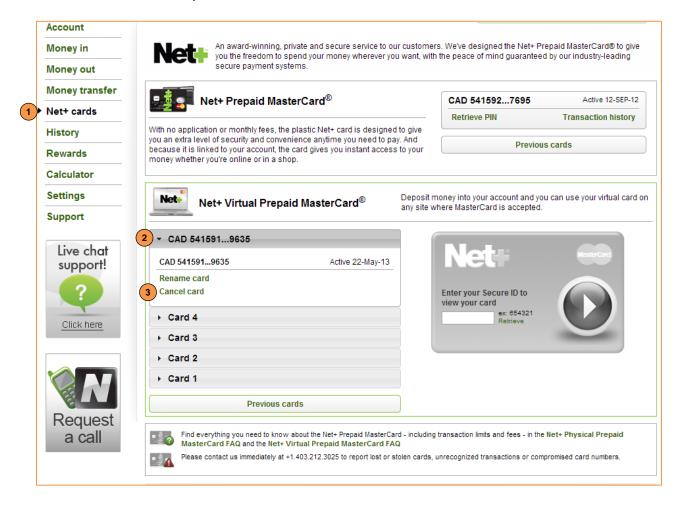
If you choose to proceed with your virtual card cancellation, you will see the following screen, which confirms that the card has been cancelled:



1. Select "Close" to exit this page.



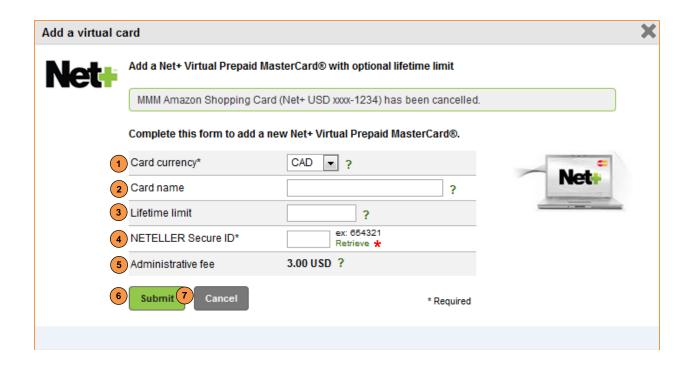
NETELLER Accounts permit a maximum of 5 active virtual cards at a time.



To see how many virtual cards you have issued to your NETELLER Account:

- 1. Go to Net+ cards page.
- View the card 'count' in the Net+ Virtual Prepaid MasterCard® section.
 This same message will appear if you try to add more than 5 virtual cards to your account.
- 3. To cancel a Net+ virtual card, click on "Cancel card" link.





This page confirms that your selected Net+ virtual card was cancelled.

You may now request a new virtual card with an optional lifetime limit, by entering the following information:

- 1. Choose the card currency you would like your new virtual card to be in. To save on foreign exchange fees, we recommend that you select the currency that you will be using most for purchases or withdrawals.
- 2. Name this card to your preference.
- Choose a lifetime limit for this card. Adding a lifetime limit allows you to restrict the amount you can spend with this card, but does not reserve funds in your account.
- Enter your 6-digit Secure ID number. * Click on "Retrieve" if you forgot your NETELLER Secure ID number.
- 5. An administrative fee will be charged for this virtual card.
- 6. Click on "Submit" to proceed with you new Net+ virtual card application.
- 7. Click on "Cancel" to cancel your new virtual card application.

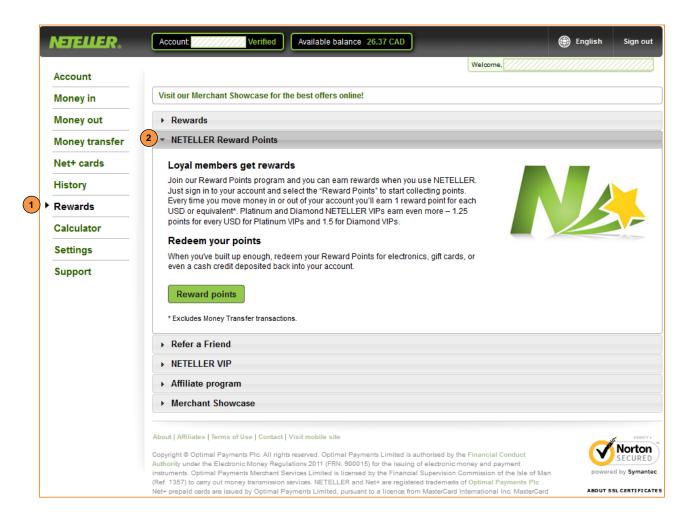


7.0 Customer Rewards

As a NETELLER member, you have access to some great member rewards. You can earn money for every friend you refer to us, gain access to one of the best VIP programs in the industry and register to win cash prizes through our promotions.

Plus, by joining our Reward Points program, you earn points every time you use your NETELLER Account which can be redeemed for cash or merchandise from our Reward Points store.

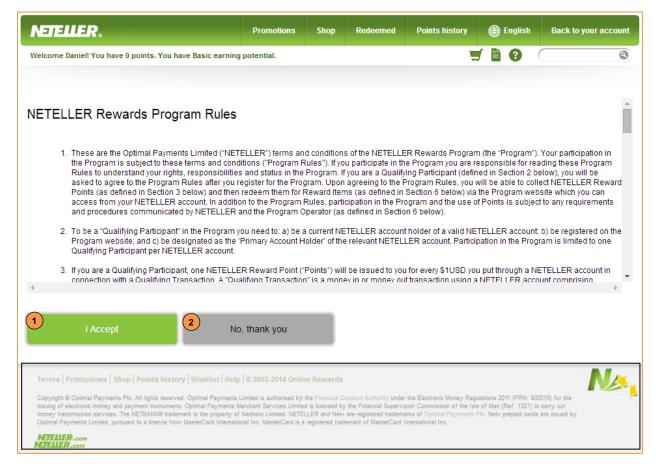
7.1 NETELLER Reward Points



- 1. To join the Reward Points program, select the "Rewards" link.
- 2. Select the "NETELLER Reward Points" section.



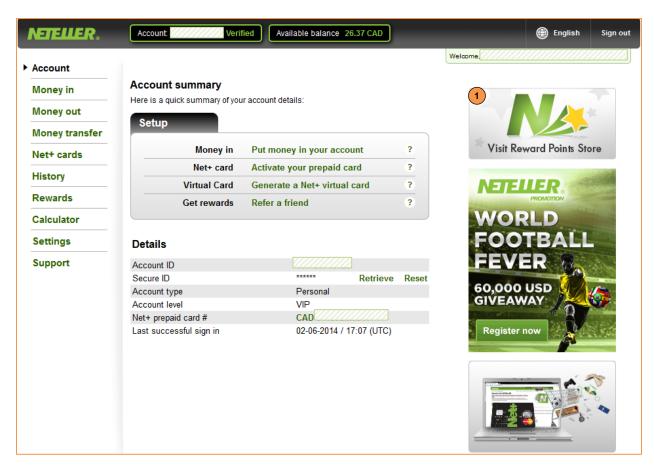
Step 1



To complete the Reward Points registration process, you will need to review the Terms and Conditions of the NETELLER Reward Points program.

- 1. Select "I Accept" to accept the Program Rules and join the program.
- 2. Select "No, thank you" to cancel the registration process.



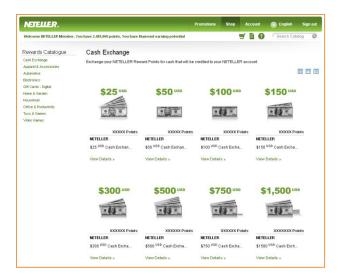


1. Select the "Visit Reward Points Store" banner to view your Reward Points balance and access the online store.

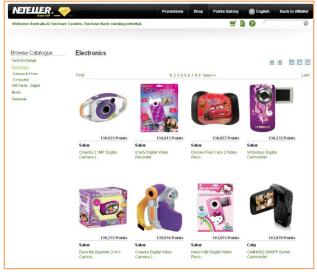


When you start earning points, you can redeem them in a variety of ways. These options vary by country, and may include:

a) Cash



b) Merchandise

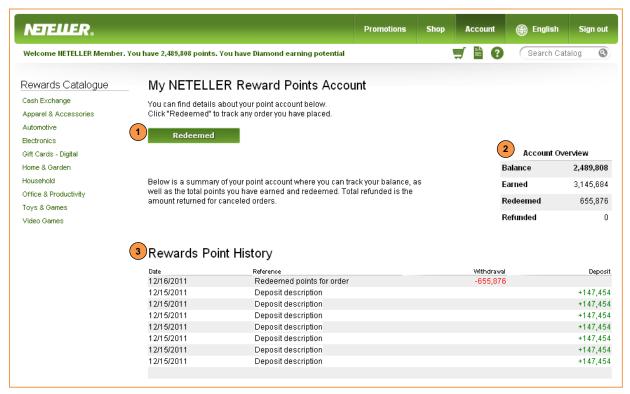


c) Digital gift cards





Rewards Points Store



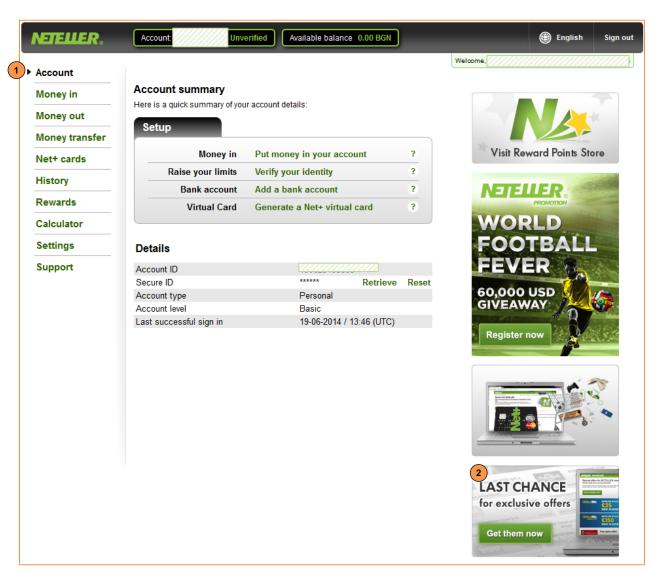
From the Reward Points store, you may:

- 1. Select "Redeemed" to view the status of any order you have recently placed.
- 2. View the "Account Overview" section to see your:
 - Reward Points Balance.
 - Reward Points Earned.
 - · Reward Points Redeemed.
 - Reward Points Refunded.
- 3. View the "Rewards Point History" section to see a history of the points you have accumulated and redeemed.



7.2 Merchant Showcase

Visit our Merchant Showcase page through your NETELLER Account to find the most exciting offers and promotions from our favourite merchants.



- 1. Go to the Account Summary page in your NETELLER Account.
- 2. Click on the box called 'LAST CHANCE" to view the exclusive merchant offers.





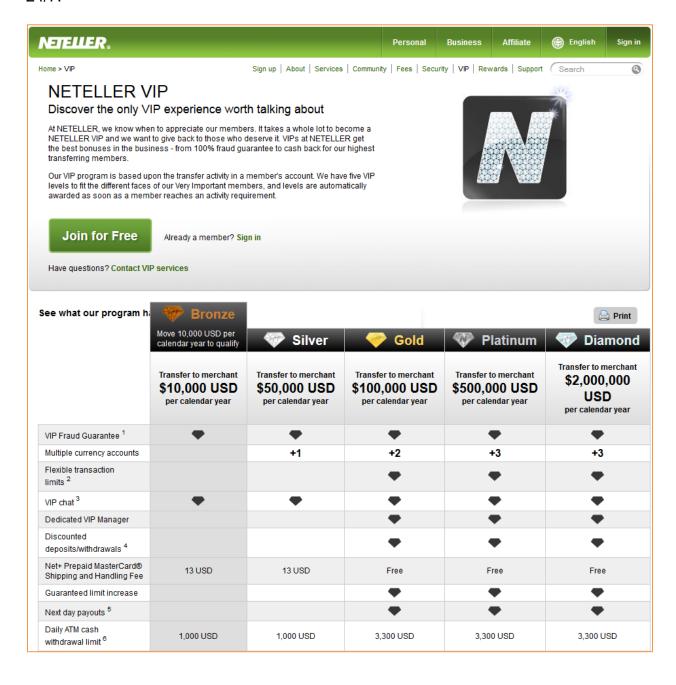
You have landed on one of the two Showcase pages where you will find offers for Sports, Forex, Poker, Casino, Bingo and many more.

1. You can move between pages by selecting the blue button with a red arrow on it.



7.3 VIP Program

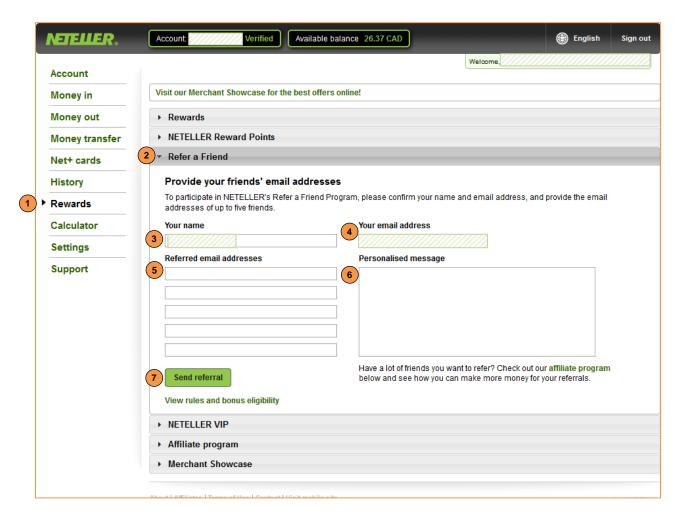
The VIP Program offers exclusive benefits to our VIP members such as VIP fraud guarantee, multiple currency accounts, transaction discounts, fast withdrawals, flexible limits and a dedicated VIP Manager. Plus, you can get more points through our Rewards Points Program, receive anniversary Reward Points and get cash-back into your NETELLER Account. As a VIP member you have access to Live Chat support 24/7.





7.4 Refer a Friend

Share your NETELLER experience with your friends through our Refer a Friend program. You can earn money for every new member you get to sign up for a NETELLER Account.



To refer a friend, you will need to:

- 1. Select the "Rewards" link in your NETELLER Account.
- Choose the "Refer a Friend" option.
- 3. Enter your full name.
- 4. Review the email address registered to your account.
- 5. Enter the email address of the friend you are referring. You can provide the email addresses of up to five friends.
- 6. Enter a message to your friend (optional).
- 7. Select "Send referral" to proceed with the referral.

When your referred friend successfully creates and makes a first deposit to a NETELLER Account, you will both earn money. Your bonus is equal to 20% of your friend's first deposit amount (up to 16 EUR) and your friend's bonus is equal to 10% of their first deposit amount (up to 8 EUR).



7.5 Affiliate Program

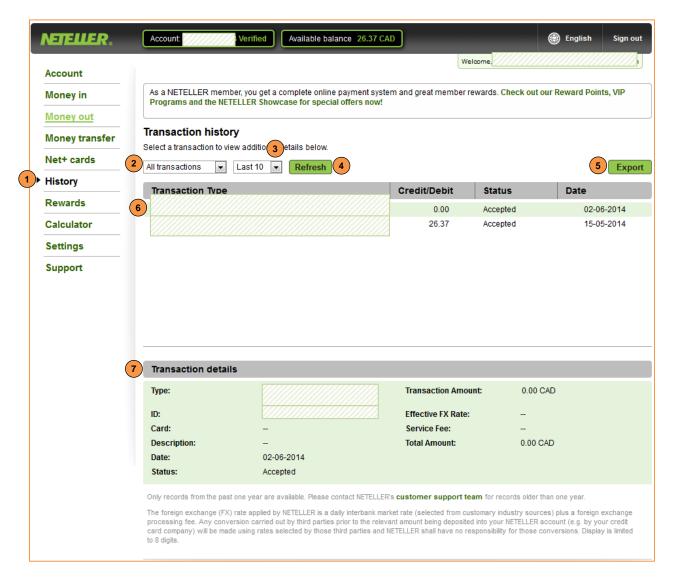
If you have a website, blog, forum or network of users, you may be eligible for the NETELLER Affiliate program. As a NETELLER Affiliate you can earn two commissions on players you are already sending to merchant sites when they use NETELLER to deposit. Our affiliate commissions are uncapped and last for the lifetime of your active players, no matter where they play.



 Select "Sign up" or visit https://affiliates.neteller.com/registration.asp to become a NETELLER Affiliate. For more information on the NETELLER Affiliate program visit http://www.neteller.com/affiliate/.



8.0 General Account Information



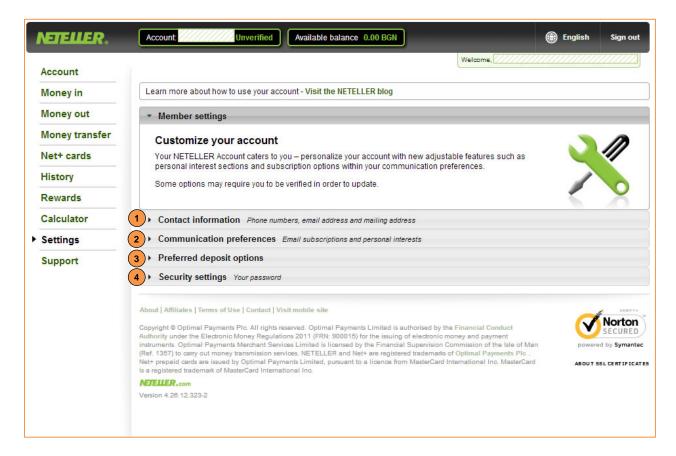
 To view your transaction activities, select the "History" page in your NETELLER Account.

This page will allow you to:

- Select a transaction to obtain additional details.
- 3. Choose the number of transactions you are inquiring about.
- 4. Click on "Refresh" to show the most updated information.
- 5. Click on "Export" to save a copy of the transactions.
- 6. View the type of transaction.
- 7. View the transaction details.



You can personalize your NETELLER Account by selecting the Settings page.

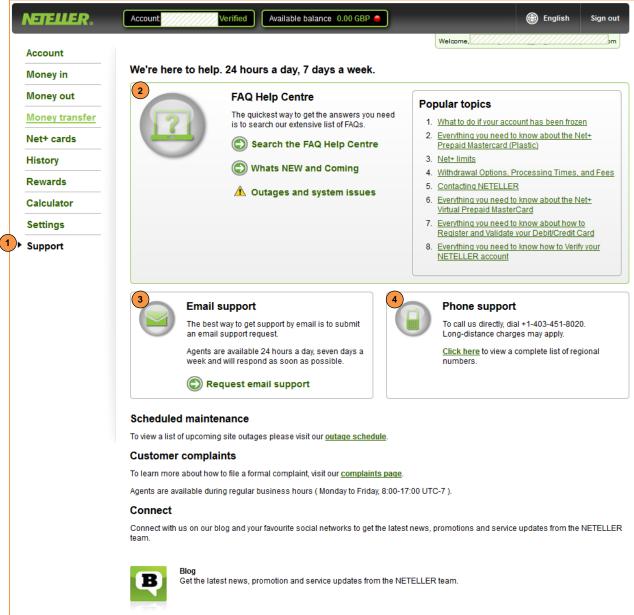


Choose among the following options:

- Contact info: Edit your contact information, such as your telephone or email address.
- 2. Communication preferences: Let us know what your personal interests are so you don't miss out any amazing offers.
- 3. Preferred deposit options: Record and manage your preferred deposit options.
- 4. Security settings: Change your password by clicking this link.
 Please, contact NETELLER customer service to change your security questions.







1. Select the "Support" link from your account to view our support page.

The Support page displays:

- 2. The FAQ Help Centre is the guickest way to get the answers you need.
- Email support is the best way to get support by email.
- 4. Phone support allows you to call us directly by dialing 1-403-451-8020 or view a list of regional support numbers. Long distance charges may apply.