NEWPORT

Prepaid MasterCard®

Business Partner User Guide

www.newportpayments.com

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Business Partner Registration

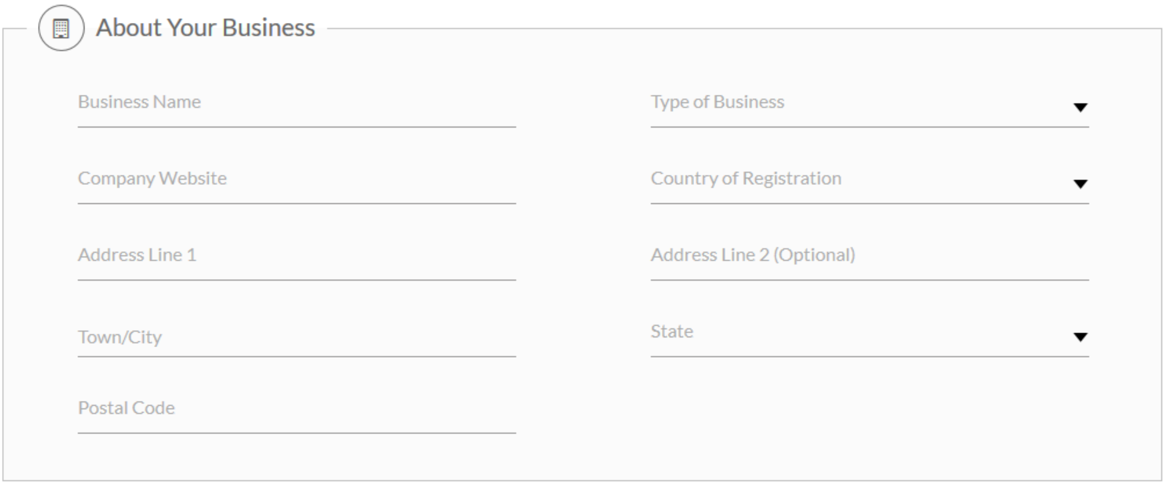
1 Introduction

Business Partner may register for Newport prepaid card by filling out necessary details on an online form, and subsequently submitting verification documents

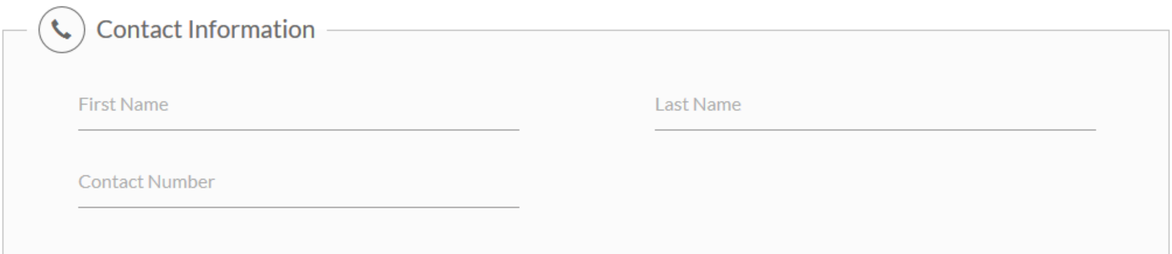
2 Business Partner Sign Up process

1. Go to https://partner.newportpayments.com
2. Click 'SIGN UP' to start the registration process for a new Business Partner
3. Provide necessary details as specified

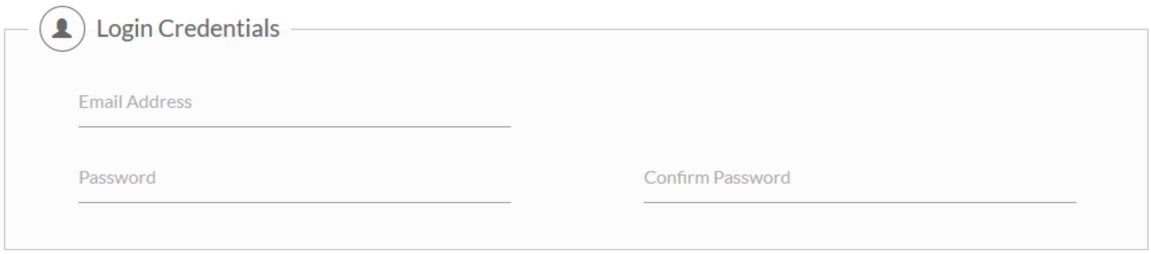
2.1 About your Business



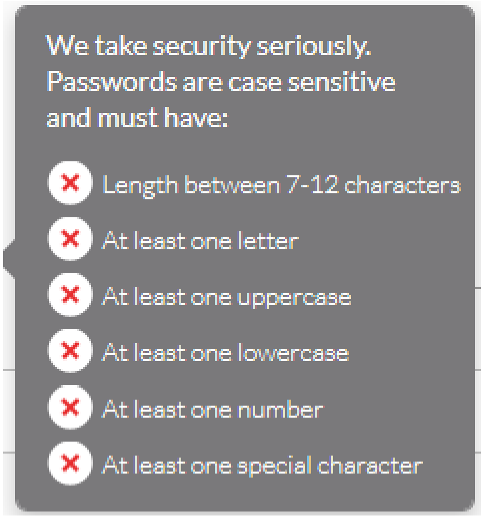
2.2 Contact Information



2.3 Login Credentials



Password Criteria



2.4 Additional Information

Click the reCAPTCHA, agree to the terms and conditions and press submit and a Business Partner account is created successfully.

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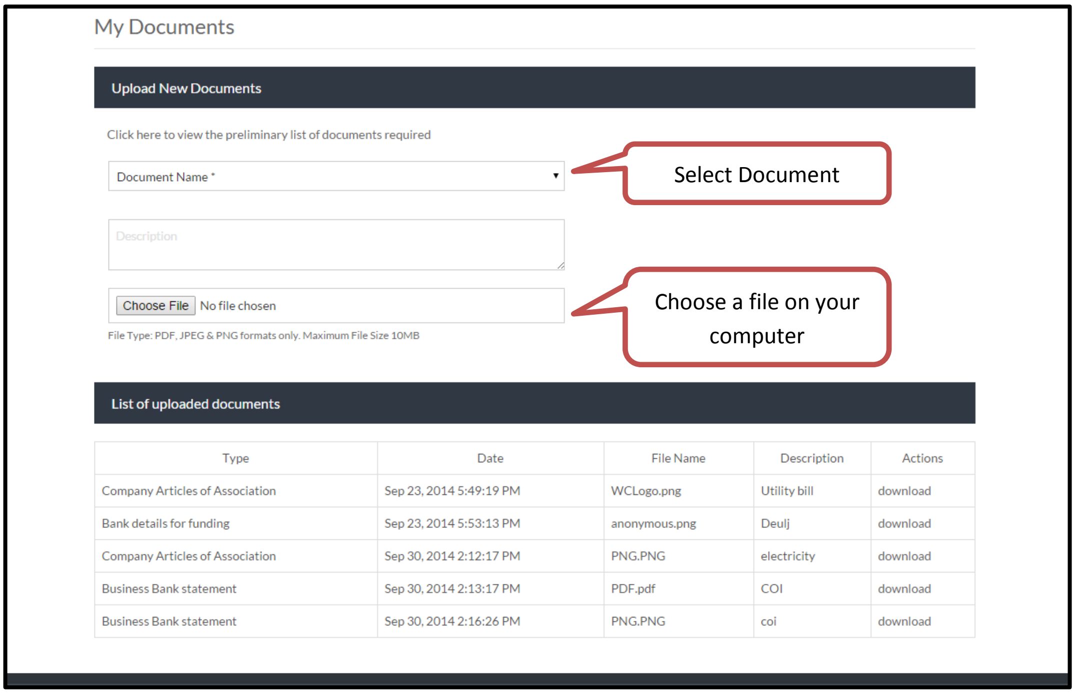
3 Upload Documents for Business Partner Verification

Once the Business Partner is successful in filling up the registration form, they would be able to use their login credential to log into the business partner website and upload necessary verification documents.

3.1 Steps to Upload Verification Document for Business Partners

1. Visit www.newportpayments.com click ‘PARTNER LOGIN’ and login to your account.
2. If your account is still pending verification, you will be navigated to a restricted business partner portal
3. The home page would ask you to click on a link to navigate to upload document page
4. On clicking the given link, you would be navigated to an upload document page
5. You would be able to view the documents required to be uploaded by you for verification
6. You may browse for the document on your computer and upload.
   6.1. **File format allowed for document upload**: .jpg, .png and .pdf
   6.2. **File size limitation for document upload**: Maximum 10MB
7. You will also be able to see all the documents that are uploaded by you.
8. Newport team would validate the documents uploaded by you, before moving your account to a verified status. You will receive an email notification, once your account has been verified. You may subsequently login to your account to create and load prepaid cards.



Type	Date	File Name	Description	Actions
Company Articles of Association	Sep 23, 2014 5:49:19 PM	WCLogo.png	Utility bill	download
Bank details for funding	Sep 23, 2014 5:53:13 PM	anonymous.png	Deulj	download
Company Articles of Association	Sep 30, 2014 2:12:17 PM	PNG.PNG	electricity	download
Business Bank statement	Sep 30, 2014 2:13:17 PM	PDF.pdf	COI	download
Business Bank statement	Sep 30, 2014 2:16:26 PM	PNG.PNG	coi	download

Account Prefunding

1 Introduction

This section covers the process to prefund the business account, by the approved business partner. Prefunding of the business account is required to enroll cardholders and fund an existing Newport Card.

Account may be prefunded as below:

- Wire Transfer to NatWest Bank
- Transfer of funds between Prefunding Accounts

Account Prefunding	Wire to NatWest Bank	Transfer between Prefunding Accounts
Process	Wire funds to Wave Crest account held in NatWest Bank, Gibraltar	Authorize Newport Team through email to move funds between your Prefunding Accounts
Geography	Funds may be wired from anywhere.	N/A
Fees	Visit www.newportpayments.com and click HELP/RESOURCES to check the fees schedule.	
Delivery Speed	▪ 2-3 working days*, if wire is initiated outside SEPA region ▪ Same day if wire is initiated within SEPA region on working day*	Same day if the email is received on working day*
Daily Cut Off (for same day posting)	Funds must be received at NatWest by 3PM GMT	Email must be received by 3PM GMT
Balance Update Time	Between 4PM to 6PM GMT	Between ▪ 10AM to 11AM GMT and ▪ 4PM to 6PM GMT

**Working days are Monday through Friday, except for recipient bank holidays.*

Important Notes:

- Deposits and currency conversion requests are processed and applied to your Prefunding Account daily Monday through Friday, except for recipient bank holidays.
- The payments will be applied to your Prefunding Account same day upon receipt, only if the Reference Number and other information provided are correct.
- Please make sure to keep enough balance to cover for weekends and bank holidays since it will not be possible to fund your account or process currency conversions during these days.
- We recommend maintaining a balance of average weekly loads with 25% margin in your accounts at any given time in order to avoid failures due to insufficient funds especially during weekends and bank holidays.

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2 Wire Transfer to Natwest Bank

Business Partners may wire funds to the Wave Crest Account in NatWest Bank, quoting their Unique Reference Number and Business Partner ID as the description of transfer. Funds will be available the same day in the Prefunding Account provided the wire is received at NatWest Bank Gibraltar before 3PM GMT.

2.1 Steps to Transfer

1. Visit www.newportpayments.com click "PARTNER LOG IN" and login to your business partner account.
2. Navigate to My Account >> Fund My Account
3. Select 'Natwest Bank Transfer'
4. Note down the Beneficiary Name, IBAN, Swift and Reference Number as per the table below

	Description	Wire Inputs
Receiving Institution	Name on Account	Wave Crest Holdings Ltd – VI SA MyChoice Prefunding Acc
	IBAN Number	*Log into your account to view the IBAN*
	Swift Code	RBOSGIGI
Beneficiary Information	Originator to Beneficiary Information	▪ Your Business Partner ID *Log into your account and visit Home page to view your Business Partner ID.* ▪ Your Company name *Please use the name registered with Newport.* ▪ Unique Ref Number *Log into your account to view your Unique Reference Number.*
Other Instructions	Special instructions	For exp: The Prefunding Account to be credited is different from the Originator.

5. Wire / Transfer funds to the Bank Account as per the details noted
6. Please make sure the Business Partner ID, Name and Unique Ref Number are provided in the description of the transfer or in the **'Other Instructions'** field. This is required for a seamless credit of your prefunding account.
7. Once the wire transfer is initiated, please send an email **from your registered email address** with the **wire confirmation number** and **amount** to: cs@newportpayments.com

8. You will receive an email notification confirming the account deposited, and you will see the amount reflected in the balance of your Prefunding Account.

3 Transfer of funds between Prefunding Accounts in different currencies

This section covers the process to convert and transfer funds from Business Partner's Prefunding Account in one currency to Prefunding Account in another currency.

3.1 Steps to Convert

- Send an email to cs@newportpayments.com with the Business Partner ID, amount, and currency to be debited and the currency to be credited.
- Please make sure the Prefunding Account to be debited has sufficient funds.

If you wish the conversion and transfer to be effected the same day, please make sure to send your request email by 3PM GMT on a working day. Currency conversion requests received after 3PM GMT will be processed the following working day between 10AM and 11AM GMT.

Cardholder Enrolment

1 Introduction

This section covers the steps for the Business Partner to enrol a cardholder from the Newport platform, provided Business Partner web application and related processes.

2 Enrol Cardholder

Business Partner may enrol an individual for the Newport cards for subsequent pay-outs on the card to the individual.

2.1 Steps to Enrol

1. Visit www.newportpayments.com click "PARTNER LOG IN" and login to your business partner account.
2. Navigate to Manage Cardholder >> Enrol Cardholder
3. Fill up the Individual Details as requested in the form
4. Choose Card type:

   4.1. Physical Card:

   4.1.1. Provide Cardholder mailing address for delivery of physical (plastic) card

   4.1.2. You may optionally choose 'Expedite Delivery' option, to expedite shipment of the plastic card. You will be notified of an applicable fee that would be charged to your account for the 'Expedite Delivery' service.

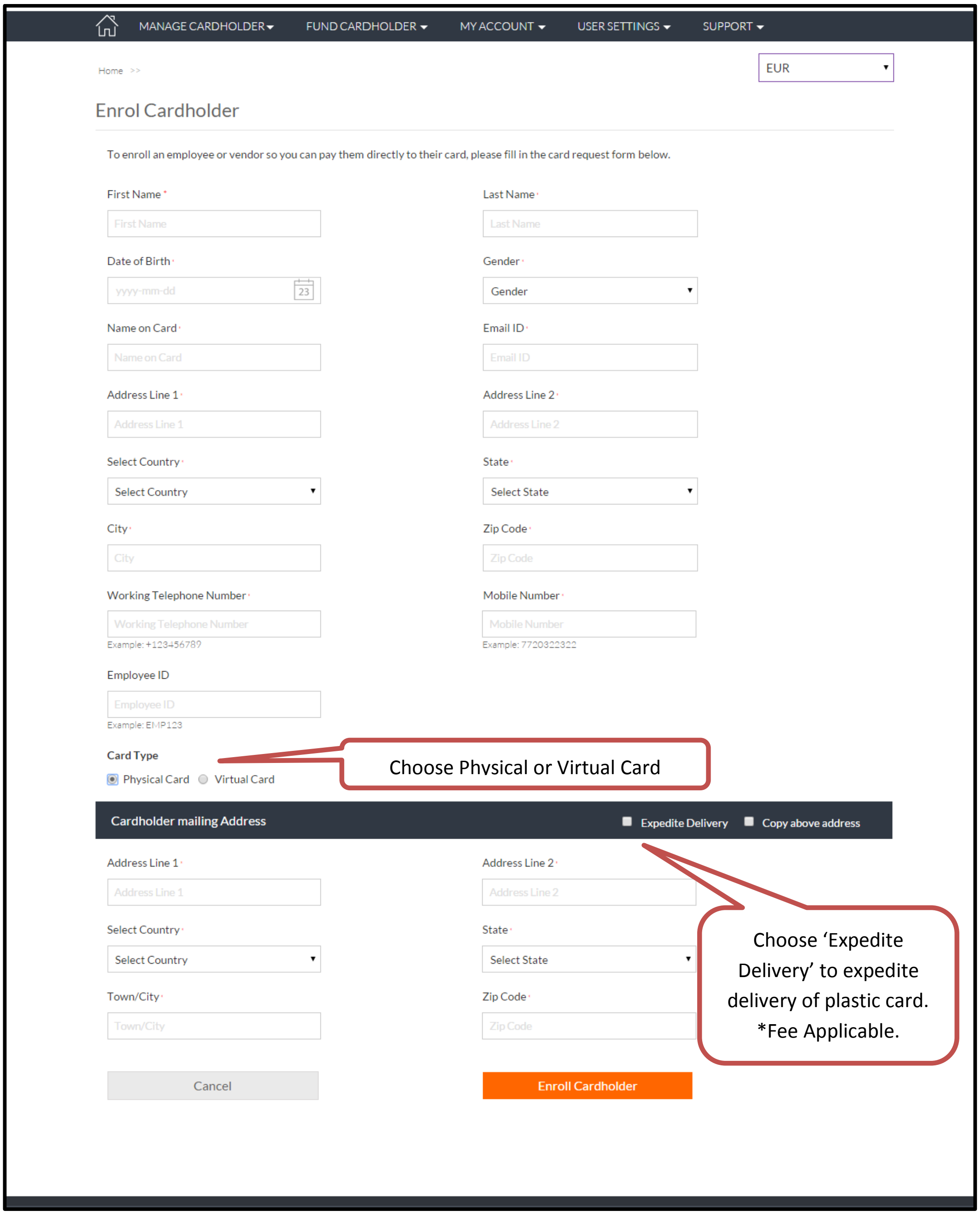
   4.1.3. The card may be used for purchases at stores or online, and for cash withdrawal at an ATM.

   4.2. Virtual Card:

   4.2.1. On selection of virtual card during cardholder enrolment, a virtual prepaid card is created in the name of the applicant (cardholder)

   4.2.2. An email is sent to the cardholder (to the email id provided during cardholder enrolment) with details to retrieve the virtual card details.

   4.2.3. The virtual card may be used for online purchases.
5. Click on Enrol Cardholder, after providing all the necessary details
6. If successful, you will be prompted with a success message.

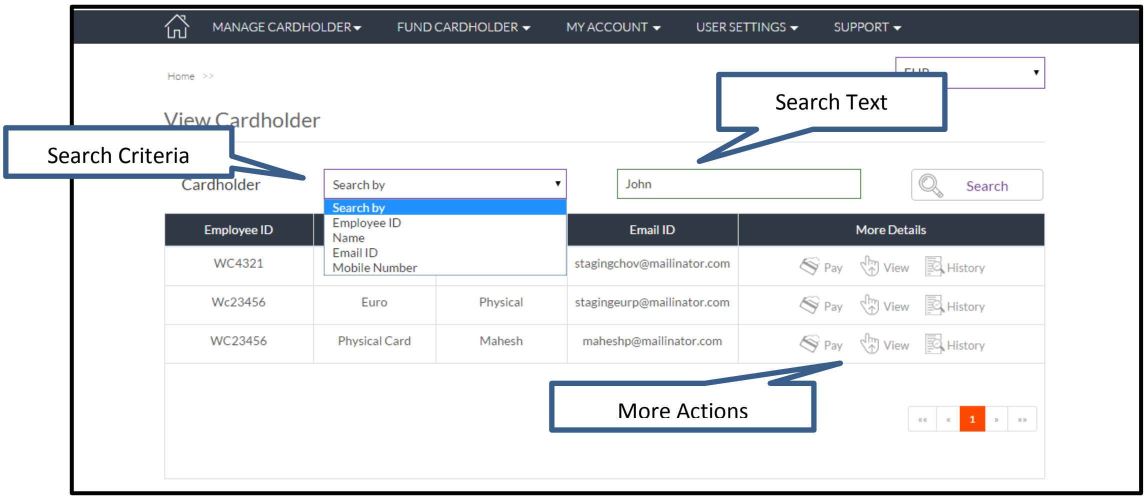

MANAGE CARDHOLDER
FUND CARDHOLDER
MY ACCOUNT
USER SETTINGS
SUPPORT
Home >>
EUR
Enrol Cardholder
To enroll an employee or vendor so you can pay them directly to their card, please fill in the card request form below.
First Name
Last Name
Date of Birth
yyyy-mm-dd
Gender
Name on Card
Email ID
Address Line 1
Address Line 2
Select Country
State
Select State
City
Zip Code
Working Telephone Number
Mobile Number
Example: +123456789
Example: 7720322322
Employee ID
Example: EMP123
Card Type
Physical Card
Virtual Card
Choose Physical or Virtual Card
Cardholder mailing Address
Expedite Delivery
Copy above address
Town/City
Choose 'Expedite Delivery' to expedite delivery of plastic card. *Fee Applicable.
Cancel
Enroll Cardholder

3 Search / View Cardholder Information

Business Partner may look up basic Information on the Cardholders enrolled by them.

3.1 Steps to View Cardholder Information

1. Visit www.newportpayments.com click “PARTNER LOG IN” and login to your business partner account.
2. Navigate to Manage Cardholder >> View Cardholder
3. Choose a search criteria from the dropdown
4. Provide the search text; and click on ‘Search’ button
5. Page will display all relevant matches for the searched text
6. Under ‘More Actions’ column, you may choose to:
   6.1. **Pay:** To make Pay-out to the cardholder
   6.2. **View:** To view Cardholder details
   6.3. **History:** To view cardholder pay-out history



4 Upload Documents on behalf of the Cardholder

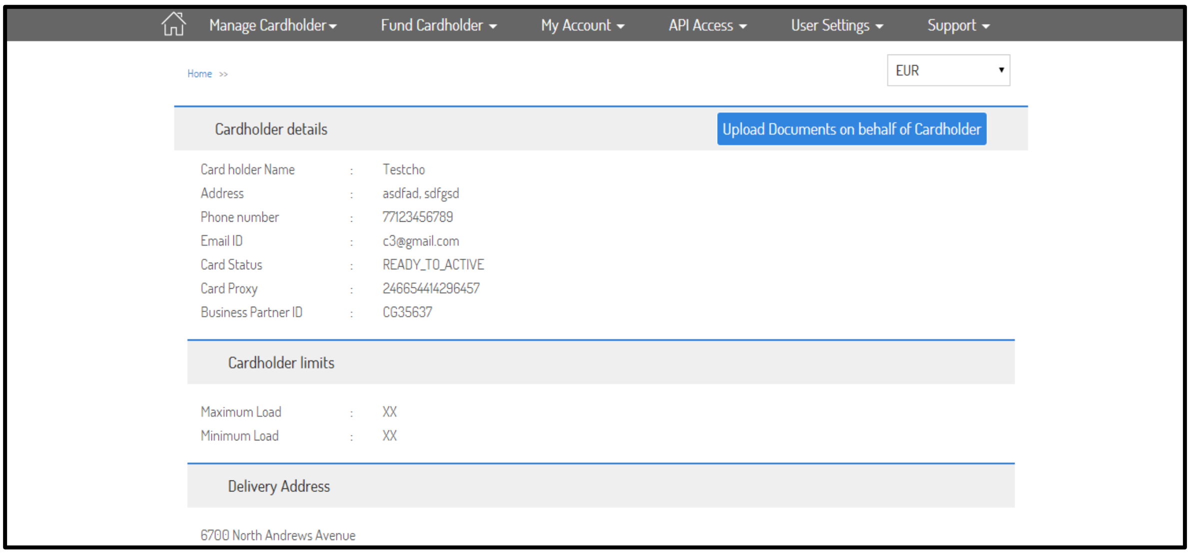
Business Partners may upload verification documents (copy of Government issued ID card and a utility bill) on behalf of a Cardholder. These documents would be verified by the Newport team to enhance the cardholder limits on loads and spends.

4.1 Cardholder Fees and Limits

Newport Prepaid Cards are subject to certain fees and restrictions set out in the Fees & Limits Schedules. Visit www.newportpayments.com and click HELP/RESOURCES to check the Fees & Limits.

4.2 Steps to Upload Documents

1. Visit www.newportpayments.com click "PARTNER LOG IN" and login to your business partner account.
2. Navigate to Manage Cardholder >> View Cardholder
3. Search for a cardholder as per the earlier section
4. In the search result table, select the cardholder and click on 'View'
5. On the page that loads, click on 'Upload Documents on behalf of the Cardholder'



6. Upload Documents and click 'Continue'

Cardholder Funding

1 Introduction

This section covers the steps for funding a cardholder account.

Cards may be funded:

1. From portal webpage – by searching the cardholder
   - ✓ Suitable for funding less number of cardholders. Each cardholder is individually searched for funding
2. Via a file – for bulk load
   - ✓ Suitable for funding multiple cardholders quickly. A spreadsheet (file) has to be created with details of cardholders and the funding amount, in the specified format. This file may then be uploaded for quick funding of multiple cardholders.

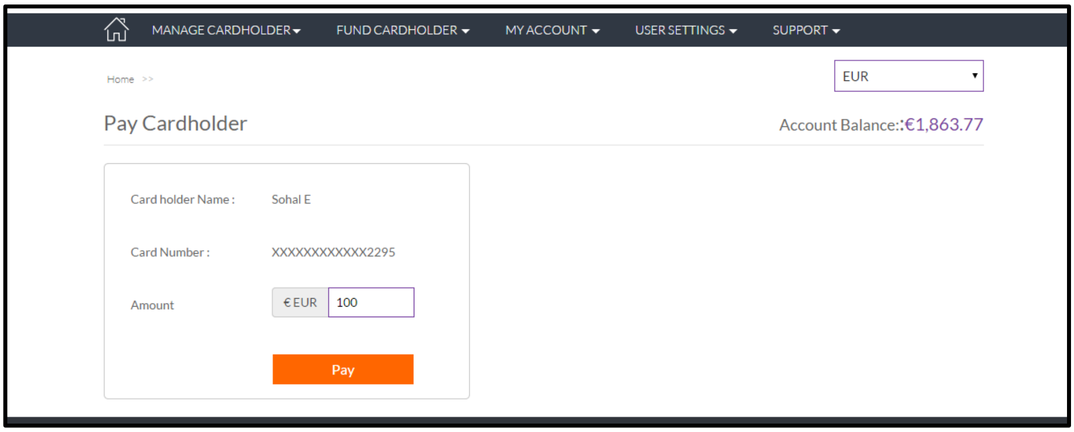
2 Fund Cardholder from Portal Webpage

There are two ways to fund cardholder from portal webpage:

1. Fund individual cardholder by searching for them from the 'View Cardholder' option
2. Fund one or more cardholders at one go through 'Send Money' option

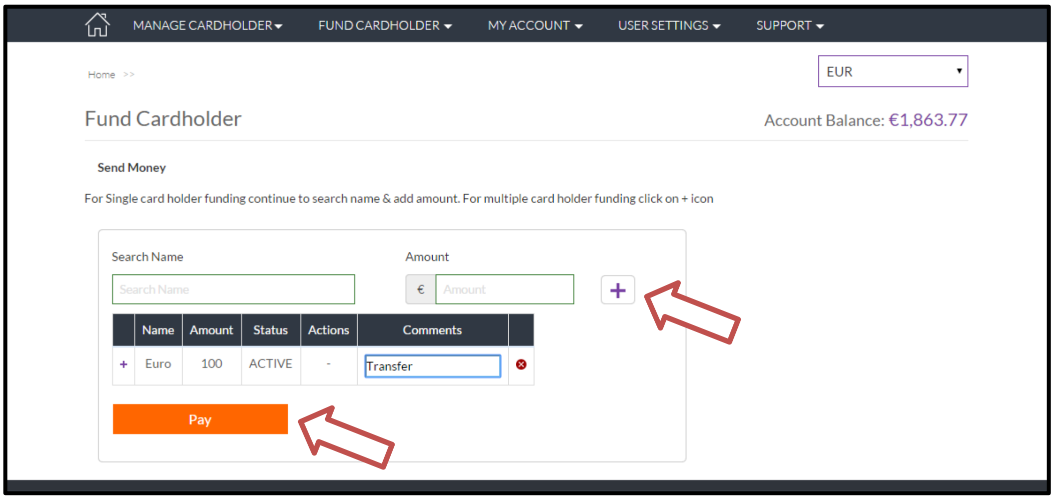
2.1 Steps to fund individual cardholder from webpage – View Cardholder Option

1. Visit www.newportpayments.com click "PARTNER LOG IN" and login to your business partner account
2. Navigate to Manage Cardholder >> View Cardholder
3. Search for an individual cardholder as per the process described earlier for View Cardholder
4. Under the 'More Action' column in the search result table, select 'Pay'
5. On the navigated page, provide the amount for which card has to be funded

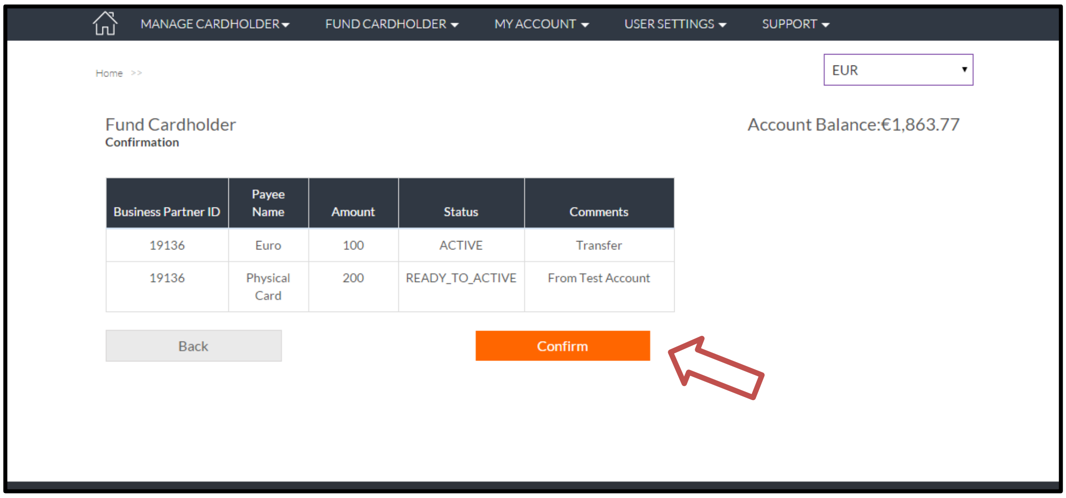


2.2 Steps to fund cardholder from webpage – Send Money Option

1. Visit www.newportpayments.com click “PARTNER LOG IN” and login to your business partner account.
2. Navigate to Fund Cardholder >> Send Money
3. Start typing the Name, Email ID, or Employee ID of the cardholder to fund
4. The system will display possible matches. Select the appropriate cardholder to fund
5. Provide the amount to fund the cardholder
6. Click on ‘+’ sign to add more entries to fund
7. You may optionally provide comments for the funding
8. Once done, click on ‘Pay’



9. Confirm the summary table for payment.



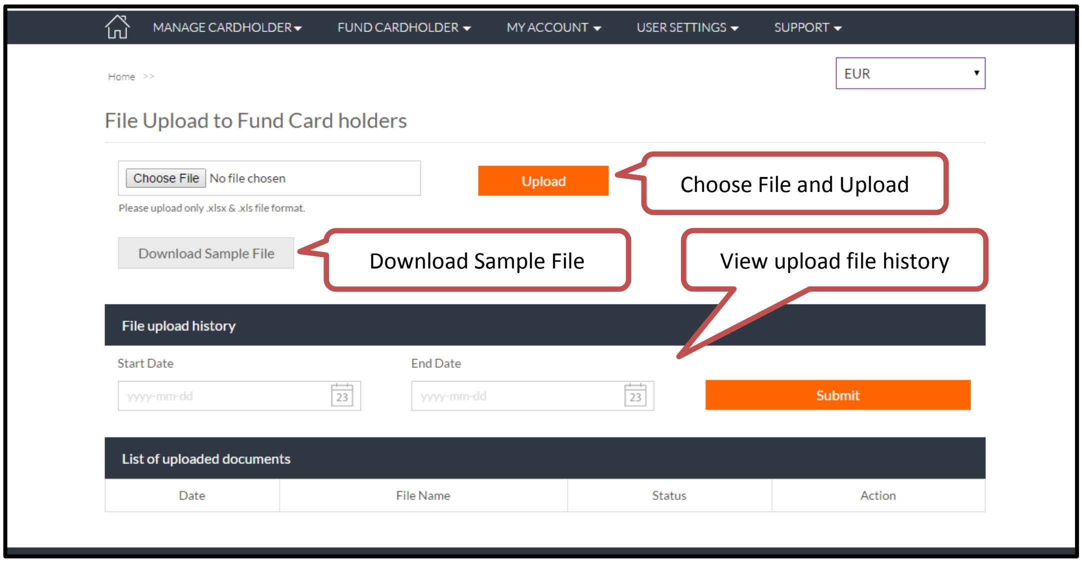
10. On confirmation, funds will be debited from the prefunding account, and individual cards would be funded as per request

3 Fund Cardholder via File Upload

Business Partner can choose to fund multiple cardholders in a single go, by uploading a cardholder load file

3.1 Steps to Load Cardholder via File Upload

1. Visit www.newportpayments.com click "PARTNER LOG IN" and login to your business partner account
2. Navigate to Fund Cardholder >> File Upload
3. You may download a 'Sample File' to view file template for cardholder funding
4. Create an Upload file in '.xlsx' or '.xls' format as per the sample file template and upload the file
5. You may view the file upload history for all previous cardholder funding files uploaded by you
6. Choose a date filter for viewing file upload history
7. You may see the status of the file that was uploaded earlier
   - **7.1. In Process:** File (Cardholder Funding) is still under process
   - **7.2. Complete:** File processing is complete
   - **7.3. Failed:** File could not be processed due to format / any other error
8. For files that are processed (Status 'Complete'), you may download the result file to view the results of individual requests in the original file.


MANAGE CARDHOLDER
FUND CARDHOLDER
MY ACCOUNT
USER SETTINGS
SUPPORT
Home >>
EUR
File Upload to Fund Card holders
Choose File
No file chosen
Upload
Choose File and Upload
Please upload only .xlsx & .xls file format.
Download Sample File
Download Sample File
View upload file history
File upload history
Start Date
End Date
yyyy-mm-dd
yyyy-mm-dd
Submit
List of uploaded documents
Date
File Name
Status
Action