

# Western Union Business Solutions Customer Referral Program

## 1. What is the WUBS Customer Referral Scheme?

*The scheme is designed to encourage and reward any employee of Western Union to put forward potential customer leads for WUBS based upon an existing relationship with a key decision maker within that prospective customer to help drive new revenue opportunities.*

## 2. Who is eligible to take part in the referral scheme?

*You must be an employee of a Western Union company (or subsidiary) at the time the referral commission is due to be paid out to qualify for the referral scheme.*

## 3. Who is not eligible to take part in the referral scheme?

*The following are excluded from the referral scheme:-*

- i) Any employee working in WUBS sales where the revenue from the lead would count towards an 'in-year' sales target*
- ii) Any employee working in a lead generation / demand generation capacity where the referred lead would count towards their 'in-year' target. Leads outside their measured territory / region would be eligible.*

## 4. I work for WUBS in a Sales role, am I eligible to part in the referral scheme?

*Yes, as long as the referred lead does not count towards the employees current 'in-year' sales target within the territory or region. This is to avoid paying duplicate commissions on the same customer revenue.*

*If for example you worked in a sales role (and were measured) in Country A and had a prospective lead in Country B this would be allowed and potentially be eligible for a referral commission once the customer starts trading.*

*Also, if you were in a farmer role in Country A (but had no new business target) you would be able to refer a lead within Country A too, as this was not part of your day to day targeted role and would be potentially eligible for a referral commission once the customer started trading.*

## 5. What information is required for each lead?

*We will require the three types of information for each lead – employee information (your name, your employee number, your email address and phone number) – referral information (email address, company name, country, contact name, industry sector and phone number) and relationship information (nature of your relationship with contact, duration of your relationship).*

## 6. How do I know if the lead is new or an existing lead?

*A lead would be eligible if there has been no contact from WUBS within the past 90 days and if there are no future activities or planned efforts to include the customer in any marketing initiatives within the next 90 days.*

## 7. Who decides if the lead will qualify for the referral scheme?

*A referral scheme committee will meet regularly to assess all lead submissions, to ensure the rules are applied fairly and consistently and to report back to the business on the numbers of leads submitted / value of revenue generated. The committee will*

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*include cross functional representatives including from the sales organisation, finance and HR.*

8. What type of customer is a WUBS customer?

*Any business that is exposed to foreign exchange currencies by either importing or exporting products and services in more than one currency could potentially benefit from talking to WUBS. Also WUBS provide specialised services for any Financial Institution, Educational Establishment, Law Firm, Charity or Non-Governmental Organisation (NGO).*

9. Can I simply copy the yellow pages for my City and submit them so that I have a chance of earning some extra income?

*No, the referral scheme is designed to utilise quality existing business relationships, not to act as a secondary income for employees. If the 'quality measures' of the lead information are not met the referred lead would not be suitable or eligible.*

10. If the customer exists on the company database but my contact improves our chances of converting the customer will this qualify?

*Yes, as long as there have not been any attempts to engage with the customer in the past 90 days or plans in place to engage with the customer in the next 90 days.*

11. I currently work in Sales and an existing customer in my territory has given me some contacts within their firm overseas – will these qualify for the referral scheme?

*Yes, as long as the potential revenue from that customer would not count towards the revenue target of the employee submitting the lead. The scheme is designed to encourage cross border referrals to grow new business opportunities globally.*

12. I understand sales compensation calculations are currently based upon the customers 'net revenue' to the business. Will this 'net revenue' value be decreased by any referral commissions paid? And therefore will my sales compensation be reduced?

*Revenue used for sales compensation purposes will not be reduced by any referral commissions. The calculations and methodology remain unchanged by the implementation of the customer referral scheme.*

13. If my submitted lead is rejected, do I have the right to appeal?

*Yes, you will need to appeal in writing within 30 days and submit your appeal together with the reason for the appeal to the WUBS Referral Forum (Contact Details will be provided in the event your referral is declined).*

14. How much could I earn under the referral scheme?

*An employee is able to earn 10% of any referred customer revenue for the first 180 days once the customer begins trading up to a maximum of USD\$10,000 per employee / per quarter (regardless of how many leads are eligible).*

15. For how long will I be able to earn commission under the referral scheme?

*An employee will be able to earn commission as long as they are an employee, but only for the first 180 days (from first trade date) for each revenue generating referred customer.*

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16. If I submit eligible leads when will I be paid commissions?

*Referral commissions will be paid quarterly. All eligible referred customer revenue will be verified and referral commissions paid with 60 days of the end of the financial quarter. Referral payments are planned to be paid as follows:-*

Q1 Referred commissions – relating to Jan, Feb & Mar – to be paid in May

Q2 Referred commissions – relating to Apr, May & Jun – to be paid in Aug

Q3 Referred commissions – relating to Jul, Aug & Sept – to be paid in Nov

Q4 Referred commissions – relating to Oct, Nov & Dec – to be paid in Feb

17. If I submit a lead with my work colleague, can we both earn commission?

*Any eligible referral commissions will be shared between employees submitting those leads.*

18. Who pays for the referral commission? Will the cost be charged to my function?

*The referral commission should be charged to the Country where the customer revenue is accounted for and should not be charged to the cost centre of the employee submitting the referred lead.*

19. How will the referral commissions be paid? Do I have to pay tax?

*Referral commission will be paid to employees via normal payroll channels and as employee income will be taxable.*

20. I currently have payroll deductions / charges based upon my income can the referral commission be paid via an alternative method?

*The company will not be able to process referral commission payments via an alternative method. All referral commissions are taxable. It will be up to the employee themselves to assess the personal implications if and when a referral commission becomes due to them and whether they wish to submit / participate or not.*

21. I was already being paid out commission on an old referral scheme, will this continue?

*Unfortunately not, the WUBS Customer Referral Program replaces any previous customer referral commission plans that were in place. Any previous referral commission plans will cease from 30th June 2015 and replaced by the WUBS Customer Referral Program. If you feel you have been negatively impacted by the introduction of this scheme please contact your local HR representative.*

22. I have a referral from a country where WUBS has no physical presence. What should I do?

*Continue to submit an email request to [WUBS.CustomerReferrals@westernunion.com](mailto:WUBS.CustomerReferrals@westernunion.com) rather than completing the online form. This referral will be reviewed by the referral scheme committee who will determine the best course of action.*

23. Where does WUBS have a physical presence?

*WUBS has a physical presence in Australia, Austria, Belgium, Canada, Columbia, Cyprus, Czech Republic, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia,*

## **Western Union Business Solutions Customer Referral Program**

*Malta, New Zealand, Peru, Poland, Singapore, Sweden, Switzerland, UAE, United Kingdom and United States.*

Should you have any further questions related to the WUBS Customer Referral Program please visit <http://business.westernunion.com/Customer-Referral-Program/>

for the scheme details or email [WUBS.CustomerReferrals@westernunion.com](mailto:WUBS.CustomerReferrals@westernunion.com)