

Card Loading Options

Congratulations on the receipt of your new All-In-One Anres® VISA® Debit Card!!

Anres offers its international cardholders various means of loading money onto their Anres® VISA® Debit Card:

Option 1: Corporate Direct Deposit

- Your commissions can be deposited directly to your card each commission run.
- You may also provide your non-Anres employer with the following information to have funds deposited directly into your Anres Visa Debit Card:
 - Bank name: Palm Desert National Bank
 - Account Type: Checking
 - Routing Number: [122238585](#)
 - Account Number: (enter the 16 numbers that appears on your Anres® VISA® Debit Card or the last 17 digit of your ATM debit card).

Please Note: Once you have signed up for the Anres® VISA® Debit Card, you may choose to have your Anres commissions deposited directly onto the card automatically. There is no need to follow these steps for direct deposit unless you want another employer to be able to deposit commissions or paychecks directly to your Anres® VISA® Debit Card.

If you have any questions concerning this procedure or any of the others presented in this document, please contact *Anres Customer Service* at:

Toll free line (in USA): **1-888-257-2777**

Long distance number (outside of USA): **1-469-361-5200**

Email: customer.service@anres.net

****NOTE:** Business hours are Monday through Friday from 9AM to 7 PM CST. If you choose, you may also leave a message or send an email to Anres' Customer Service and they will get back to you on the following business day.

Option 2: Direct Deposit in USA using the Deposit Slips

You can load your card by making any direct deposits by going to any Bank of America or JP Morgan Chase Bank. You will need to fill out the following information on the deposit slip:

- Bank name: Bank of America
- Account Type: Checking
- Routing Number: 111000025
- Account Number: 488013790369

IMPORTANT: Add your card number and full name in the comment space.

- Bank name: JP Morgan Chase Bank
- Account Type: Checking
- Routing Number: 111000614
- Account Number: 73286318

IMPORTANT: Add your card number and full name in the comment space.

**NOTE: These deposits take 2 to 3 business days to have the money reflected in your account.

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Option 3: Wire money from any Bank around the world into your Anres® VISA® Debit Card (outside of United States deposits)

Fill out the wiring instructions your bank requires. You can also use any Western Union or other wiring service location:

- Bank name: Bank of America
- Account Number: 488013790369
- Routing Number: 111000025
- Beneficiary Name: Anres Technologies Corp.
- Swift Code: BOFAUS3N

IMPORTANT: Add your card number and full name in the comment space.

After you complete this transaction please, send us a scanned copy of the wire transaction at customer.service@anres.net , as soon as the money is received the amount will be transferred to your Anres® VISA® Debit card for your use.

** NOTE: Retain your confirmation number in case you need it for further reference. A wire transaction takes around 4 to 6 business days on average.

Option 4: Card to Card Money Transfer

- To set up card to card money transfers from one Anres® VISA® Debit Card to another, you will need to contact Anres Customer Service (please see the contact information listed above).
- Indicate to the customer service representative that you would like to perform a card to card transfer.
- Have both Anres® VISA® Debit Cards' information ready (card number and name) and provide it to the representative, who will link these cards for you.
- Once set up, you will be able to transfer funds from you Anres® VISA® Debit Card to the other associated card numbers at any time from your online account management page found on the Dash Board of your Anres back office.
- Log onto your Anres® VISA® Debit Card account by clicking on the button next to Anres Debit Account management.
- Once you are on the page which asks you for your card number and pin. Please enter your card number and 5 digit pin (which you received with your card in the mail).
- Once you see your statement on the screen, you will need to click on the "Transfer" button, which is located on the upper left side of the screen
- Indicate the amount you would like to transfer, from your available funds, and to which card account(s) you would like to transfer the funds, from the drop down menu.

Now you're ready to use your Anres® VISA® Debit Card!

Option 5: Setting up a Pay Pal Account

Step1: Note: If you already have a Pay Pal Account, please go to Step 2

- Log onto www.paypal.com
- Create a new account if you do not already have one (it is free to create an account)

IMPORTANT when outside of USA: Make sure you are opening an USA Dollar account.

- Create a new account by clicking on the “ sign up” button on the top of the page
- From the drop down menu, choose for the country United States of America.
- You will be asked to choose from 3 different account types. Choose the “Personal Account” option.
- You will be re-directed to a page titled “Account Sign Up Personal Account”
- Fill in the required fields:
 - First & Last Names
 - Address
 - Phone Number
 - Currency
 - Type in your personal email address (so Pay Pal can send confirmation emails)
 - Type in your preferred password
 - Choose a security question from the drop down menu, which Pay Pal requests from you
 - Read the user agreement and click on the “Agree” option when you agree
 - Finally enter the encrypted code below
 - Then click the “Sign Up” button, which will send the information you submitted to Pay Pal
- A confirmation and activation email will then be sent to the email account you provided within a couple of minutes from service@paypal.com.
- Open up your personal email account, find the email from service@paypal.com to activate the account and follow the instructions in the email (if you do not see the email in your inbox, please check your junk mail folder).

CONGRATULATIONS! You have now created your account. You are one step closer to loading funds on your Anres® VISA® Debit Card.

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Step 2: Adding Your Personal Checking Account Information to Pay Pal for Fund Transfers:

- When you are logged onto your Pay Pal account, click on the “Profile” link under the “My Account” tab.
- Under the FINANCIAL INFORMATION column, click on the “Bank Accounts” link
- You will be asked to enter your personal bank account information:

- Bank name

- Account Type: Checking or Savings

- Routing Number

- Account Number

- After you have entered the appropriate information, click “Confirm” to add your bank account
- You will then be notified that within 3-4 business days two random deposit amounts will be deposited into your personal bank account. The amounts could range from \$0.01 to \$0.99
- After you receive the two amounts (within 3-4 business days), log back into the Pay Pal system, with the email address and password you created, click on the “My Account” tab and verify the bank account by entering the two amounts in the fields and clicking submit.

CONGRATULATIONS! You have now added your personal Bank Account Information.

** NOTE: Before you log out of the system from the above step, you will need to add your Anres® VISA® Debit Card Bank Account Information as well, so when you transfer funds, it will know where to place the funds. It will also avoid the wait time for the small random deposits you will be receiving from Pay Pal at your bank account, so you can verify both bank accounts at one time.

** NOTE: When you confirm your account with the 2 small deposit amounts Pay Pal will make in your account, set this (Personal Account) as you’re “Primary Account”.

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Step 3: Adding Your Anres® VISA® Debit Card Bank Account Information to Pay Pal for Fund Transfers:

- When you are logged onto your Pay Pal account, click on the “Profile” link under the “My Account” tab.
- Under the FINANCIAL INFORMATION column, click on the “Bank Accounts” link
- You will be asked to enter your personal bank account information:

- Bank name: Palm Desert National Bank

- Account Type: Checking

- Routing Number: 122238585

- Account Number: (enter the 16 numbers on your Anres® VISA® Debit Card)
(or the last 17 digit of yor ATM debit card)

- After you have entered the appropriate information, click “Confirm” to add Anres® VISA® Debit Card account

- You will then be notified that within 3-4 business days two random deposit amounts will be deposited into your personal bank account. The amounts could range from \$0.01 to \$0.99

- After you receive the two amounts (within 3-4 business days), log back into the Pay Pal system, with the email address and password you created, click on the “My Account” tab and verify the bank account by entering the two amounts in the fields and clicking submit.

- You will know the two amounts, by checking your Anres® VISA® Debit Card Transactions. If you are inside of USA, you can dial our customer service number at 1-888-257-2777. If you are outside the USA you have three options:

1. Dial Long Distance +1-469-361-5200

2. Email us at customer.service@anres.net

3. Check your account online by going to your Anres back office then click on the button next to Anres debit account management and enter your card number and 5 digit pin.

CONGRATULATIONS! You have now added your personal Anres® VISA® Debit Card Bank Account Information... You're almost there!

Step 4: Deposit from Your Personal Bank Account to your Pay Pal Account

****Note:** This step is required to transfer funds to your Pay Pal account. You will have to wait until it is available for withdrawal

- If you have funds available in your Pay Pal account, go to Step 5.
- If you do not have funds in your Pay Pal account, please follow the instructions below:
- When you are logged into the system, click on the “Add Funds” tab at the top of the main page.
- Then click on the “Transfer funds from a bank account” located in the Options Box at the middle of the page.
- The next option will be” transferred to” from the Drop box choose your primary bank Account and click “Continue”.
- Your funds will be ready to transfer to your Anres® VISA® Debit Card within 3-4 business days each time funds are added to your Anres® VISA® Debit Card.

Step 5: Withdraw Funds from Your Pay Pal Account into Your Anres® VISA® Debit Card Account

- Click on the “My Account” tab on the very top of the page.
- Next click on the “Withdraw” tab.
- You will be taken to another screen where you can see the amount available to transfer, to your personal bank account.
- Type the amount you wish to transfer in order to have that amount transferred to your Anres® VISA® Debit Card for use.
- From the drop down box, choose the Palm Desert National Bank account.
- To finalize the transfer click “Continue”

**** NOTE:** The funds may take 3-4 business days each time funds are added to your Anres® VISA® Debit Card

CONGRATULATIONS! You are now ready to use your Anres® VISA® Debit Card.

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Download this instruction at : <HTTP://WWW.TITANIK.US/VISA.PDF>