USER BASICS

Welcome to X2 Pay!

X2 Pay was created to allow X2 members to instantly exchange payments and save thousands on bank fees.

This guide will provide details on the enrollment process and also provide information about each page of the X2 Pay website.

For easy member-member payment processing, visit www.x2payonline.com.

Getting Started

Follow the below steps to get started with X2 Pay by enrolling and creating your X2 Pay account.

How To Enroll

Send a message to cs@x2payonline.com to express your interest or find the application form in the Downloads section in the X2 Member Area of the website and sending the completed form to cs@x2payonline.com.

Completing Enrollment Form

All fields must be completed. Failure to complete a field will delay the processing of your request.

Accessing The Website

Accessing your newly created X2 Pay account is easy. Simply point your browser to http://www.x2payonline.com after receiving your login credentials. Then enter the Username and Password that was provided to you by email from X2 Pay Customer Service.

The Basics

No matter what page you access, the header of the X2 Pay site will show your company name on the left and your account balances for USD, EUR, and GBP on the right side of the page.

In the upper-right corner is the "Sign Out" button. Click here when you are ready to leave the X2 Pay website.

The menu bar is a static element and is the primary tool for X2 Pay website navigation.
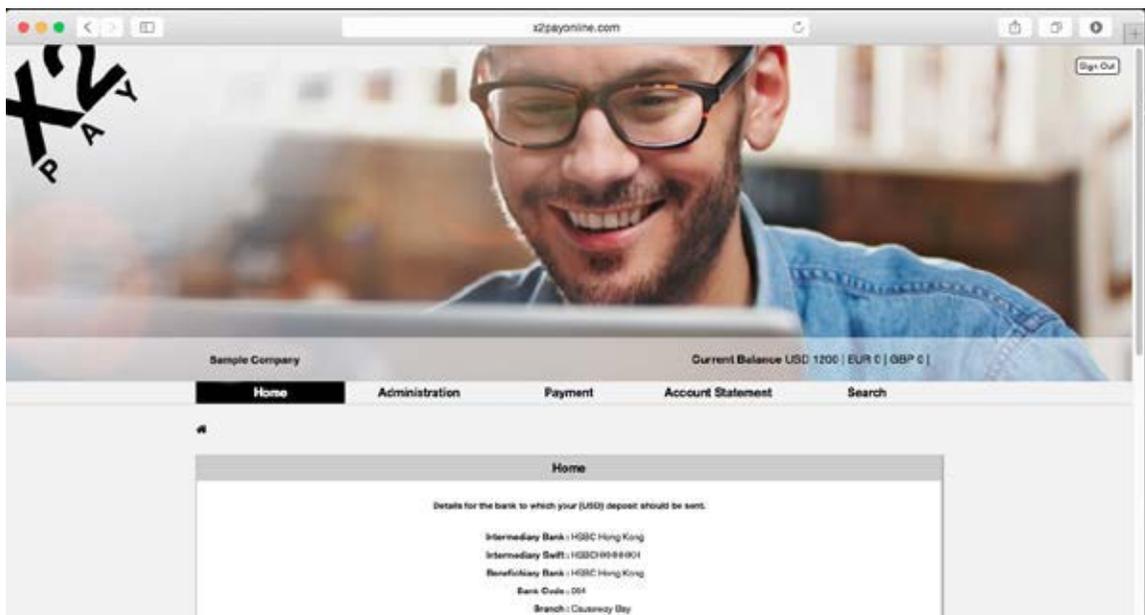
Home

This is the first page of the website you will see after logging in.

This screen also displays the account information required to submit a deposit to your X2 Pay account for USD currency.

Administration

The tabs under this menu items allow you to edit your profile, account information, and also add sub-users.

Home	Administration	Payment	Account Statement	Search
🏠	Member Profile Change Password Close My Account			

Member Profile

On this page you can create 2 additional user accounts.

All system users will have the ability to send or withdraw funds on the behalf of the member company. Withdrawals will be sent to the bank account set by the Account Administrator.

For Account Administrators/X2 Pay Primary Contact, carefully select who has access to the X2 Pay system.

Please note that a unique bank account is required for each currency you would like to use. The specified account will be used by the system to wire transfer all withdrawals when requested.

Change Password

Here you can change your account password. Be cautious and choose a strong password consisting of numbers, letters, and special characters to safeguard information.

DO NOT share your X2 Pay password with anyone that you do not fully trust.

Close Account

This page is used to terminate your X2 Pay account and withdraw any remaining funds.

The page displays your current bank information. The funds present in the account once the account is closed will be withdrawn and transferred to the account details displayed prior to account closure.

Please ensure that your bank details are up to date and ensure you have closed any outstanding invoices due to other members to ensure a smooth account closure process.

Payment

This is the core of X2 Pay, the primary purpose of the system, and no doubt why members enroll.

Here you can send payments to fellow enrolled members, notify X2 of deposits to be made into your account, and withdraw funds from your X2 Pay account to be transferred to your bank account.

Home	Administration	**Payment**	Account Statement	Search
🏠		Send Payment Account Deposit Withdrawal Request		

Send Payment

Send Payments to members here by completing the following steps:

Home	Administration	**Payment**	Account Statement	Search

🏠 ▸ Send Payment

Send Payment

Send Payment

1. **Payee :** [-- Select Payee -- ▼]
2. **Currency :** [-- Select Currency -- ▼]
3. **Invoice No. :** [ ]
4. **Invoice Date :** [📅]
5. **Invoice Amount :** [ ]
6. **Amount Paid :** [ ]

7. [Submit]

1. Select the payee, or to whom you would like to send funds.

2. Select the currency to be transferred.
Note: You **MUST** have sufficient funds in your X2 Pay balance in order to successfully send payment to another member.

3. Enter the corresponding invoice number so the recipient can associate your payment with the relevant invoice.

4. Enter the date of the invoice to provide further information to the recipient so they can reconcile the payment.

5. Enter the invoice amount to assist the recipient of the payment in reconciling their records and to expedite the clearing of your invoice.

6. In Amount Paid, enter the amount of funds you wish to transfer to the recipient.

7. Click Submit to send payment to the recipient.

Account Deposit

Please use this form to notify the X2 Team that you have sent a deposit to your X2 Pay account. We will monitor incoming funds for your deposit. Once funds are confirmed as received, the deposit will be reflected in your X2 Pay account.

Please allow for 1 working day to process once funds are received.

X2 is not responsible for bank charges. The amount received following deductions from bank charges will be deposited into your account.

To notify X2 of a deposit:

1. Use the currency picklist to select a deposit of USD, EUR, or GBP.

2. Input the amount to be transferred to assist X2 Pay Customer Service in recognizing your deposit when it appears in the accounts specified on the X2 Pay Home page.
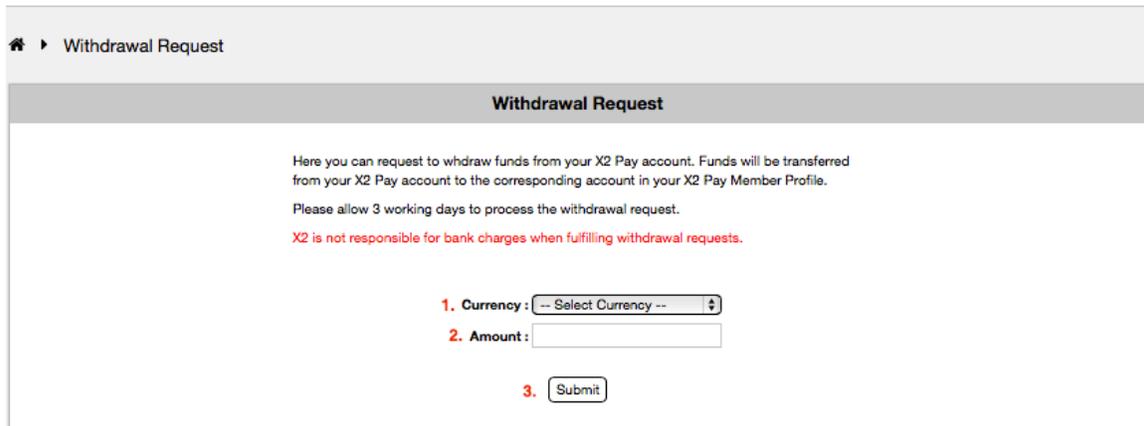
3. Click Submit.

Withdrawal Request

Here you can request to withdraw funds from your X2 Pay account. Funds will be transferred from your X2 Pay account to the corresponding account in your X2 Pay Member Profile.

Please allow 3 working days to process the withdrawal request.

X2 is not responsible for bank charges when fulfilling withdrawal requests.

To withdraw funds:

1. Use the Currency picklist selection to select the type of currency you would like to withdraw.

2. Enter the desired amount to withdraw.

3. Click submit.

   WARNING: Submitting a withdrawal request will suspend all activity on your account until the withdrawal request has been cleared.

   This is done for your protection and for those within the group.

Account Statement

Here you can view your X2 Pay Account Statement. To view your account statement:
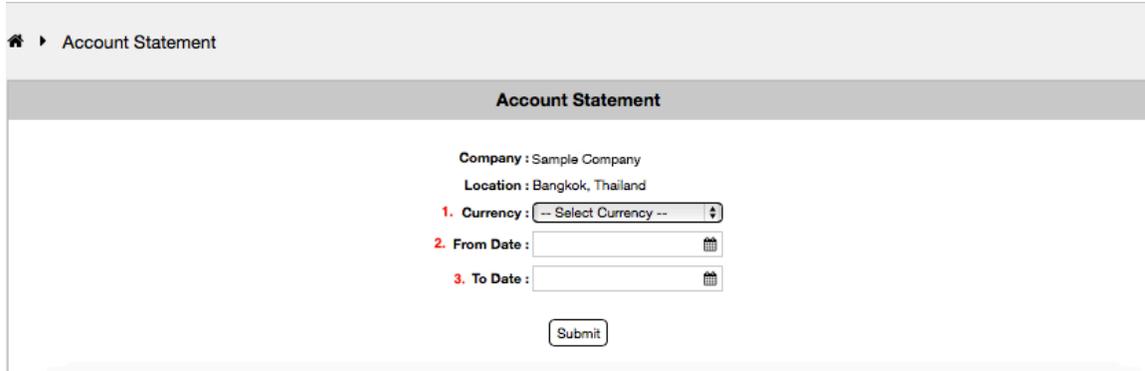
1. Select the currency that you would like to view using the picklist menu next to "Currency":

2. Click the desired calendar date to set the beginning date of the statement.

3. Select the end date of the desired account statement using the calendar.

4. Click Submit to view a list of your account's transactions.

   Pending Withdrawals and Deposits will not appear in your Account Statement until approved by X2.

Search

On this page you can search your transaction history by Transaction Number, Invoice Number, Payee, or Payer.
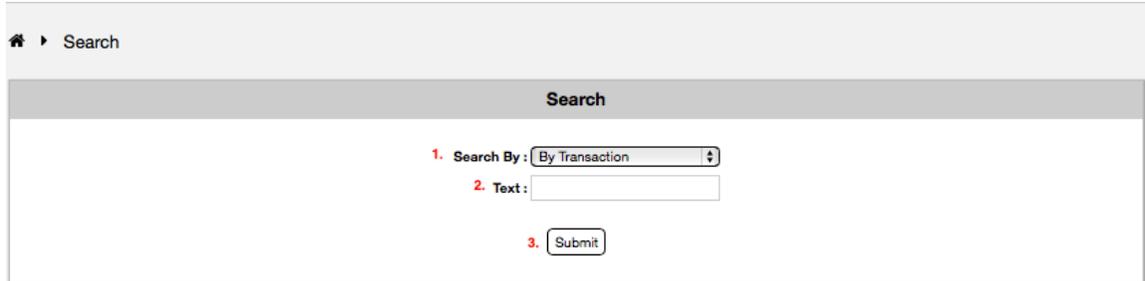
1. To search, select the desired search criteria by selecting from the picklist.

2. Enter the term to search for using the text box.

3. Click submit.

FAQ

Q. What is X2 Pay?

A. X2 Pay is a payment system that is designed to save members on bank transfer fees and in turn increase margins. Use of the system is purely optional and comes at no extra cost to X2 Logistics Networks members.

Q. What is the joining fee? Are there any hidden charges for the joining or for each transaction?

A. There is no additional fee to enroll in X2 Pay. Furthermore, there are no additional charges that are incurred by members for each transaction.

Q. My company name is Grasshopper Freight but we always pay through our parent company which name is Piya Re Corp. Is there any problem with this while doing transaction via X2 Pay?

A. There is no problem with this for X2 Pay. Simply place the appropriate information on your X2 Pay Enrollment Form and be sure to maintain the correct information in your Member Profile to facilitate any withdrawal requests you make.

Q. I want to pay to an agent who is not a member of X2 Logistics Networks. Can you register them for X2 Pay only so I can enjoy the X2 Pay benefits?

A. No, X2 Pay is only open to X2 Logistics Networks members. Companies must enroll on their own volition and X2 will not enroll companies unless the request is originated from the member company and they are already an X2 member.

Q. I want to register for X2 Pay. How much refundable security am I required to pay to start using the system?

A. There is no "security deposit", but the minimum opening deposit is $1000. These funds can be used immediately upon accessing your account.

Q. I have to pay $2554 to another X2 pay member today, but my balance is only $2510. Can X2 credit my account against my membership renewal, of which I will pay later?

A. Sorry, but X2 does not offer credit and X2 will not credit accounts against membership renewal.

Q. I see that you have created our account with our name, but we want to have a different account name. Can we update that from the website?

A. To change the name associated with the account, we must receive a written communication (email is acceptable) requesting this change along with the reasons for the request.

Q. I live in Italy, but I would like for my UAE office to be able to make the transactions on my behalf, but the X2 Pay account decision should be left to me Can you help me with this?

A. You can arrange for this structure by utilizing the X2 Pay sub-accounts. X2 Pay allows for a Primary User who has full access to the site and sub-accounts that can be created with limited access.

Q. How much time does it take to transfer and realize the money?

A. Payments transferred and received between members are instantaneous.

Q. I have X2 Pay account in USD. Today I have to pay to other members in Euro. What will be the conversation rate and how can I make this transaction?

A. Sorry, but currencies cannot be converted.

Q. PSNG Freight is not paying the amount from last one month. Will X2 Pay transfer the money on their behalf?

A. X2 will not access an account based upon a request from a member stemming from a late payment. This issue should be resolved between members as professionalism is expected within the group.

Q. We don't want to continue the Membership with X2 Elite, but still want to have the benefit of X2 Pay. Is this possible?

A. Unfortunately, if you choose to discontinue your X2 membership, you will forfeit access to X2 Pay and your X2 Pay account will be terminated.

Q. We are closing our X2 Pay account. How much time it will take to get the money back?

A. If there are no outstanding disputes and your membership is in good standing, your request to close your account can be expected to process within 3 business days.

Q. I am attending the next X2 Conference. Can you adjust the conference invoice from my X2 Pay Account? If yes then I can't see X2 Logistics Networka account in X2 Pay.

A. It is possible to pay your conference invoice via X2 Pay. Select X2 Group from the payee picklist, enter the invoice number and relevant amount, and click submit.

Q. I want to operate two different accounts, although we are registered as one company with X2 Group. Can I do that?

A. This depends on the global presence of your company.

Q. Can I see the payment history or Account statement? Can you email that on the start of each month?

A. Your Account Statement is viewable within the website and can be kept for your records. We do not send monthly statements to members. Tracking of your account is the responsibility of the member.

Q. I can see in the statement that there is a payment that I have never authorized. How can it be possible? How you will refund that?

A. This most likely occurred due to user error by the Primary Account or a Sub-Account. We recommend the first and likely best step of action is to contact the company who was the unintended recipient of the funds. As a courtesy we can identify if your account was accessed preceding the transfer.

Q. Is my profile in X2 Pay website public? I want to show my bank account details only to the trusted parties. Can I do that?

A. Your bank account information is not public and is not viewable by other members enrolled in X2 Pay.

Q. I have a problem logging in. Who should I contact?

A. Please contact cs@x2payonline.com

Q. Can we do transactions on weekends and/or on public holidays?

A. Yes.