



International Providers

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Emerio for Providers Outside of the US and Canada

Emerio is a global marketplace. Service providers outside of the US and Canada are welcome to subscribe and participate in accordance with our **terms and conditions**. Below are some additional items of importance for providers outside of the United States and Canada.

Subscribing to Emerio and Payment of Transaction Fees

Providers outside the US and Canada can provide payment to Emerio by credit card, check, or wire transfer. Most international credit cards are accepted with the exception of those listed on the US Office of Foreign Assets Control list. Detailed instructions regarding check and ACH are provided at the end of this document.

Invoicing Buyers

At this time, invoices can only be sent to Buyers in US dollars. You can use the currency conversion calculator available on the Invoice page to convert your currency to USD before entering it onto the invoice.

Getting Paid

International providers (Outside of the US and Canada) may withdraw from their Emerio Account via (ACH) bank transfer only, unless they have an account with a US bank. Please see the information provided at the end of this document for ACH instructions.

Multi-Currency

Multicurrency allows you to change the currency displayed on Emerio from U.S. dollars to a currency you choose. If you select this option, projects, bids and records will display in your chosen currency. You can set your currency preference from the My Emerio Menu page. All exchange rates are based on the previous day's exchange history and are posted at 12:00 PM, Eastern Standard Time. For questions on Multicurrency and Billing and Payment, please refer to the **Billing and Payment Help** pages.

Listing your preferred currency in your provider profile

Service profiles list approximate rates in the service provider's preferred currency. However, the buyer will see the price per unit at current exchange rates in their own currency. If a buyer purchases your services, payment will be made in their chosen currency. If you do not wish to do business in that currency, you can decline the project.

Instructions for Accepting or providing Payment via Check or ACH

Check – Checks must be drawn from a bank located within the U.S. Your (non-US) bank must request a draft check from a US bank on your behalf. It typically takes 7-14 days once the draft has been sent for the funds to be credited to your Emerio account. Be sure to include your **Username** and Emerio **Account Number** in the comments section.

Make checks payable to: Emerio, Inc. and have them sent to:

Emerio Inc., 1500 Bank Street, Suite 501, Ottawa, Ontario, Canada K1H 7P2

Wire Transfer – Contact your bank for specific information about arranging a wire transfer from your bank directly to Emerio. In order to get the best exchange rate, notify your bank that the funds are going to a U.S. Dollar account.

1. Make transfer payable to Emerio and include in the reference area, your Username and Emerio Account Number. Your Emerio account number is displayed at the top of the account page beginning with the letters "EL" and followed by a string of numbers. note to sellers: To pay a Subscription fee include the words "subscription payment". Failure to do so may result in your funds may be allocated to current or future transaction fees instead.
2. Make your wire transfer according to this information:

Beneficiary Account Name	Emerio
To:	TD Canada Trust, 1596 Bank Street, Ottawa, ON K1H7Z5 Phone: +1 (613) 526-1850
Banking Code:	Bank Routing / Swift Code: TDOMCATTOR
Account Number:	0229 - 7300044 (Chequing - USD)
Amount:	(Enter Transfer Amount)

Reference Area:

	(Enter your username, account number and the words "subscription payment" for subscriptions.)
Recipient Address:	Emerio, 1500 Bank St., Suite 501, Ottawa, Ontario, K1H 7Z2

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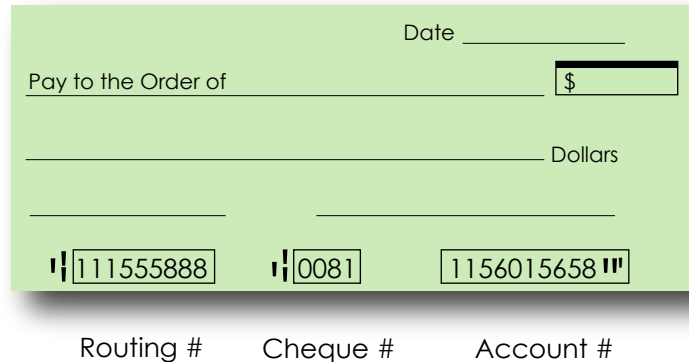
ACH Payments

ACH processing is provided by Emerio's US partner – Elance, Inc. To deposit funds into your Emerio Account, please follow the instructions below.

Complete your ACH transfer by providing your bank with the following information:

Recipient Name:	Elance
To:	Bank of America. 1850 Gateway Blvd. Concord, CA. 94520-3282
Banking Code:	ABA number (U.S. only) 121-000-358
Account Number:	12331-33287
Amount:	(Enter transfer amount.)
Reference Area:	(Enter your username, account number and the words "subscription payment" for subscriptions.)
Recipient Adress:	Elance 820 A Kifer Rd. Sunnyvale, CA. 94086

ACH, or Automated Clearing House, is an electronic payment and collection system used by many banks in the United States. Generally, you should allow 2 business days for an ACH transfer. There is no minimum transfer amount, but ACH transfers are limited to U.S users making withdrawals only. To make an ACH bank transfer you will need to locate your 9-digit ABA routing number, which you can find at the bottom, left-hand corner of any of your checks. Your checking account number usually follows the ABA routing number. Check with your bank for details, if you have any trouble locating your ABA Routing number.



The image shows a check form with the following fields:

- Date _____
- Pay to the Order of _____ \$ _____
- _____ Dollars
- _____
- Routing #: 111555888
- Cheque #: 0081
- Account #: 1156015658

NOTE: To ensure that your withdrawal goes through, do not include dashes when you enter your routing number — use numbers only.

To make an ACH transfer withdrawal:

1. Go to the My Emerio Account page.
2. Select "Enter New Bank Account" to provide your bank information. Include your ABA routing number.
3. Proceed with ACH transfer. Don't forget to click the Submit button at the bottom of the ACH Transfer confirmation page to make your withdrawal.