



Dear Parents,

As part of the preparation process of sending your child to Israel on the Dor L'Dor Leadership program, we are happy to share a solution with you to arrange your teen's spending money while in Israel. We are pleased to introduce a partnership with Payoneer to offer the Payoneer Prepaid MasterCard®. We feel this is the best way for you to provide your child with spending money while traveling.

You will be able to load money onto your teen's card that can be used at stores and ATM's throughout Israel so they won't need to carry around cash. In the event that a card is lost or stolen, or if there are any questions or concerns, there is a Customer Support center located in Israel through which you will be able to deal with all such instances.

There are many benefits to using this card:

1. The Payoneer card is accepted in stores and online wherever Debit MasterCard® is accepted, and can be used at any ATM to withdraw cash in the local currency.
2. It is safe (if the card is lost, Payoneer can replace it within 24 hours with your money transferred to the new card).
3. It is not linked to any of your accounts at home so you don't have to worry about contacting your bank or credit card company back home in the event that the card is lost.
4. Funds can be loaded easily onto the card via the internet at any time using your checking account or a credit card.

We feel so strongly that the Payoneer Prepaid MasterCard® card is the best way for our Dor L'Dor participants to handle their money in Israel that we are **requiring** all participants use the Payoneer card.

To learn more about the Payoneer Prepaid MasterCard® and to order your card, please go on-line to: <https://programs.payoneer.com/Programs/CohenCamps/Index.aspx>

Please request your child's card as soon as possible to ensure that it arrives and has been loaded with funds, well before the Dor L'Dor trip leaves on June 28.

With best wishes,

Pearl

Pearl W. Lourie



The following are directions for how to get, use and manage the Payoneer Card.

⇒ Order Your Card

Go to <https://programs.payoneer.com/Programs/CohenCamps/Index.aspx> and click on the **Get your Prepaid MasterCard® Now!** button. Provide all information for the person who is traveling. Once approved, the card can take up to 10 business-days to arrive in the mail. Please keep the timeframe in mind to ensure you get the card before you travel.

⇒ Activate

Go to www.payoneertravel.com and click on the **Activate** button. Enter the User Name and Password you chose while ordering the card. Select a 4-digit PIN and the card is ready for use. Note: The PIN is required when withdrawing money from an ATM. Please keep the PIN secure.

⇒ Load Money

Go to the Payoneer home page www.payoneertravel.com, click on **Load Money**. Assign the amount and card you wish to load, choosing any one of the payment methods shown on this page. Payoneer will process the information and provide you with a confirmation online. Funds are reloaded immediately upon receiving approval. Load requests are authenticated for your security as well as ours.

- Loading money with a credit card takes 24-48 hours.
- Loading money through a bank account takes 5-7 business days.

⇒ Pricing

Fees are listed in the Pricing & Fees section on the Payoneer-Cohen Camps website at <https://programs.payoneer.com/Programs/CohenCamps/Index.aspx>. The card is comparable or cheaper compared to similar products in the market. Payoneer has several loading options keeping in mind convenience and financial impact.

This card is issued by MetaBank pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.