



Payoneer to Offer Working Capital to Walmart's Marketplace Sellers

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Relationship helps Support Small Businesses with Resources to Meet Growing Demand and Fuel Growth

NEW YORK--(BUSINESS WIRE)-- [Payoneer](#) (NASDAQ: PAYO), the commerce technology company powering payments and growth for the new global economy, announced a new working capital offer for Walmart U.S. Marketplace sellers. Payoneer will now offer expanded Payoneer Capital Advance to Walmart Marketplace third-party sellers on Walmart.com. The program helps support Walmart's sellers' growth by offering a choice of three types of working capital offerings that suit different business needs. These instant cash flow solutions help empower sellers to grow by expanding into different product categories, preparing for peak seasons, growing into new markets and more.

During the holiday season, access to working capital is especially crucial for online sellers. Since Capital Advance is tied to Walmart's sellers' marketplace earnings, collection is gradual, allowing them to maintain sufficient funds for day-to-day operations, while taking advantage of opportunities to inject capital into their business when it matters most.

"Affordable working capital is more important than ever to help our sellers grow their business," said Tomas Ponce De Leon, Senior Director, Marketplace Strategic Programs at Walmart. "Our relationship with Payoneer helps provide sellers access to multiple capital advance programs to meet their business needs."

Payoneer is now offering **three flexible Capital Advance programs, allowing sellers to choose the settlement period and terms that best fit their business needs:**

- **Capital Advance Express** – a short-term solution, with settlements over one month
- **Capital Advance Grow** – a mid-term solution, offering sellers access to more funds with a 3-month settlement period
- **Capital Advance Plus** – a longer-term solution, providing even more capital with a 6-month settlement period

"While access to working capital is no new challenge for eCommerce sellers, we've seen unprecedented supply chain and logistics disruptions, coupled with swift changes in demand – making it harder than ever for sellers to manage cash flow and plan ahead," said Scott Galit, Payoneer CEO. "We recognized the situation quickly and worked to expand Capital Advance to provide approved online sellers with instant access to the capital they need to reinvest into their business, and the flexibility to choose the terms that suit their needs. We're proud to continue building on our relationship with Walmart, rolling out the expanded Capital Advance offering to their sellers."

To learn more, please visit <https://www.payoneer.com/solutions/working-capital/>

About Payoneer

Payoneer is the world's go-to partner for digital commerce, everywhere. From borderless payments to boundless growth, Payoneer promises any business, in any market, the technology, connections and confidence to participate and flourish in the new global economy.

Since 2005, Payoneer has been imagining and engineering a truly global ecosystem so the entire world can realize its potential. Powering growth for customers ranging from aspiring entrepreneurs in emerging markets to the world's leading digital brands like Airbnb, Amazon, Google, Upwork, and Walmart, Payoneer offers a universe of opportunities, open to you.

Forward-Looking Statements

This press release includes, and oral statements made from time to time by representatives of Payoneer, may be considered "forward-looking statements". Forward-looking statements generally relate to future events or Payoneer's future financial or operating performance. In some cases, you can identify forward-looking statements by terminology such as "may," "should," "expect," "intend," "will," "estimate," "anticipate," "believe," "predict," "potential" or "continue," or the negatives of these terms or variations of them or similar terminology. Such forward-looking statements are subject to risks, uncertainties, and other factors which could cause actual results to differ materially from those expressed or implied by such forward looking statements. These forward-looking statements are based upon estimates and assumptions that, while considered reasonable by Payoneer and its management, as the case may be, are inherently uncertain. Factors that may cause actual results to differ materially from current expectations include, but are not limited to the occurrence of any of the risks and uncertainties set forth in the section entitled "Risk Factors" and "Cautionary Statement Regarding Forward-Looking Statements", as well as any further risks and uncertainties contained, in the prospectus filed by Payoneer on August 6, 2021. Nothing in this press release should be regarded as a representation by any person that the forward-looking statements set forth herein will be achieved or that any of the contemplated results of such forward-looking statements will be achieved. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made. Payoneer does not undertake any duty to update these forward-looking statements.

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