

# How to Buy SFI by Western Union

By *Anthony J. Namata*

**You want to buy products from SFI but they're not accepting credit cards from your country? Or you don't HAVE a credit card and you live outside the United States and can't figure out HOW to pay?**

Well, although SFI give you the **StratoCash** payment option (your gateway to **Western Union**), I feel that they may have assumed the same rules that apply in the United States apply for the rest of the world. They don't!

In this eBook, I will explain how it's done outside of the United States (I live in Tanzania, so I'm actually talking from experience). It can be quite confusing at times because even the Western Union forms in other parts of the world look slightly different to those in the States. But when you know how (as you soon will), it really is quite a simple process to follow AND to duplicate through your team ... by simply passing-on this eBook!

## **So let's begin...**

SFI does not accept credit cards from every country in the world (they cite credit card fraud as the reason why). They (SFI) will only accept credit cards (at present) from the following countries. Note: this list will be updated as and when we receive new information.

### **Global Order Acceptance**

SFI accepts PayPal, credit card, and many other payment methods for product orders from affiliates in the following countries. **NOTE:** *Orders for products prohibited for shipment by your specific country's customs laws cannot be processed.*

**NOTE:** *Recently added countries are in bold (list updated: 02/07/08).*

**Afghanistan**

**Aland Islands**

**Albania**

**Algeria**

American Samoa

**Angola**

Anguilla

**Antarctica**

**Antigua and Barbuda**

Argentina

**Armenia**

Aruba

Australia

Austria

**Azerbaijan**

Bahamas

Bahrain

**Bangladesh**

Barbados

Belgium

**Belize**

Bermuda

**Bhutan**

**Bolivia**

**Bosnia and**

**Herzegovina**

Botswana

**Bouvet Island**

Brazil

**British Indian Ocean**

**Territory**

Brunei Darussalam

**Burkina Faso**

**Burundi**

**Cambodia**

**Cameroon**

Canada

Cape Verde

Cayman Islands

**Central African**

**Republic**

**Chad**

Chile

China

**Georgia**

Germany

Gibraltar

Greece

**Greenland**

**Grenada**

Guadeloupe

Guam

**Guatemala**

**Guinea**

**Guinea-Bissau**

Guyana

**Haiti**

**Heard Island and**

**McDonald Islands**

**Honduras**

Hong Kong

Iceland

Italy

India

Ireland

Jamaica

Japan

Jordan

**Kazakhstan**

**Kenya**

**Kiribati**

Korea (North)

Korea (South)

**Kuwait**

**Kyrgyzstan**

**Laos**

**Lesotho**

**Liberia**

Liechtenstein

Luxembourg

**Macao**

**Madagascar**

**Malawi**

Maldives

**Mali**

Malta

Marshall Islands

Martinique

**Paraguay**

**Peru**

Philippines

Pitcairn Islands

Poland

Portugal

Puerto Rico

Qatar

Reunion

**Romania**

Russian Federation

**Rwanda**

**S. Georgia and S.**

**Sandwich Islands**

Saint Helena

Saint Kitts and Nevis

Saint Lucia

Saint Pierre and Miquelon

**Saint Vincent and the**

**Grenadines**

Samoa

**San Marino**

**Sao Tome and Principe**

**Saudi Arabia**

**Senegal**

**Serbia and Montenegro**

**Seychelles**

**Sierra Leone**

Singapore

Slovenia

Solomon Islands

**Somalia**

South Africa

Spain

**Sri Lanka**

**Suriname**

**Svalbard and Jan**

**Mayen**

**Swaziland**

Sweden

Switzerland

**Syria**

Taiwan

**Tajikistan**

<b>Christmas Island</b>	<b>Mauritania</b>	<b>Tanzania</b>
<b>Cocos (Keeling) Islands</b>	<b>Mauritius</b>	<b>Timor-Leste</b>
<b>Colombia</b>	Mayotte	Togo
<b>Comoros</b>	Mexico	<b>Tokelau</b>
<b>Congo</b>	Micronesia, Federated States of	Tonga
<b>Cook Islands</b>	<b>Moldova</b>	Trinidad and Tobago
Costa Rica	<b>Monaco</b>	Tunisia
<b>Cote D'Ivoire (Ivory Coast)</b>	<b>Mongolia</b>	Turkey
Croatia	Montserrat	<b>Turkmenistan</b>
Cyprus	<b>Morocco</b>	Turks and Caicos Islands
Czech Republic	<b>Mozambique</b>	<b>Tuvalu</b>
<b>Democratic Republic of the Congo</b>	<b>Myanmar</b>	United Arab Emirates
Denmark	Namibia	United Kingdom
<b>Djibouti</b>	<b>Nauru</b>	United States
<b>Dominica</b>	<b>Nepal</b>	<b>United States Minor Outlying Islands</b>
Dominican Republic	Netherlands	Uruguay
<b>East Timor</b>	Netherlands Antilles	<b>Uzbekistan</b>
Ecuador	New Caledonia	<b>Vanuatu</b>
<b>El Salvador</b>	New Zealand	<b>Vatican City State (Holy See)</b>
<b>Equatorial Guinea</b>	<b>Nicaragua</b>	Venezuela
<b>Eritrea</b>	<b>Niger</b>	Viet Nam
<b>Ethiopia</b>	<b>Niue</b>	Virgin Islands (British)
Falkland Islands	<b>Norfolk Island</b>	Virgin Islands (U.S.)
<b>Faroe Islands</b>	Northern Mariana Islands	Wallis and Futuna
Fiji	Norway	<b>Western Sahara</b>
Finland	<b>Oman</b>	<b>Yemen</b>
France	Palau	<b>Zaire (former)</b>
<b>France, Metropolitan</b>	<b>Palestinian Territory</b>	<b>Zambia</b>
French Guiana	<b>Panama</b>	<b>Zimbabwe</b>
French Polynesia	<b>Papua New Guinea</b>	
<b>French Southern Territories</b>		
<b>Gabon</b>		
<b>Gambia</b>		

For updated information on this list, visit the company site at this link: <https://www.sfimg.com/Resources/SFIInternational.sfi>

If your country is not listed above, then your other option is to use **Western Union**. The following is a step-by-step guide in 3 Simple Steps to Buying SFI Products via Western Union.

I will add something to the above: Although it refers to "**Affiliates**", as far as the retail gateways go, your customers in the above countries *too* can buy using their credit card. In other words, if you want to advertise specific products in say, newspapers in countries listed above, what it means is your customers CAN pay by credit card straight off your SFI online retail store. The rest is easy... SFI will drop ship the products out to your customer and pay you a commission for the sale. So: if you want to retail products off your SFI online retail store gateway, simply advertise in countries where SFI accepts credit cards from. It is the only way IF you want to conduct your retail business online.

In point of fact, if you were to recruit new affiliates in these countries, your advancement in the business is almost assured as not only are your affiliates able to make purchases by credit card, they can also promote and sell locally with just an ad and a gateway to the product!

**Newspapers around the world** are listed at:

<http://www.refdesk.com/paper.html>

## **How to BUY SFI by Western Union – the Affiliate Guide**

**Becoming an Executive Affiliate (EA) with SFI** -- regardless of your geographical location -- has never been easier, thanks to online payment processor **StratoCash** and their acceptance of **Western Union** (the Money transfer giant). And you can PAY in YOUR local currency!

## **3 Simple Steps**

**IMPORTANT:** Make absolutely certain you have included your address in your Personal Information section at [sfimg.com](http://sfimg.com) or else the system will reject your order!

Here's the link: <http://www.sfimg.com/MyAccount/AccountInfo.sfi>

## STEP 1

**Process your order at the Affiliate Store** – you MUST select the payment option that offers **StratoCash** as a payment option, as that is what will take you to the **StratoCash** payment processing gateway where you can select **Western Union**.

**Note:** An **IAHBE** membership is the best way to go EA for international affiliates... as there are no shipping costs involved (but you can order anything, it's entirely up to you). Please note that **Affiliate Mastery**--unlike other SFI products--accepts most credit cards issued by banks anywhere in the world (I know for a fact that Tanzania's Exim Bank Mastercard is accepted). So, if you own a locally issued, internationally accepted credit card and want to buy membership of the Affiliate Mastery, you can!

## STEP 2

### Submitting Your SFI Order to Pay via StratoCash

1. Into processing your order, PRINT the second page bearing the title "**Submit Your Payment to StratoCash**". This is your invoice! Western Union will need this to process your payment. The reason being, it has a full breakdown of what it is you are paying for, whereas the StratoCash paperwork doesn't!
2. Click on the mini **StratoCash** button located bottom right of this page.

**NEXT:** You enter the **StratoCash** section of your transaction!

1. Confirm your address (you are now on the StratoCash site)
2. On the next page, using the radio button, select **Western Union** as your payment option
3. **PRINT** this next page. It is your guide to filling out your Western Union QUICK PAY/Payment Services forms correctly, and it has the **total** amount payable, including the StratoCash

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processing fee [usually US\$4]. I don't know about other countries, but Tanzania no longer has the **QUICK PAY** forms. They have its equivalent **Payment Services** forms. Show your local Western Union office the printed sample and they should be able to advise you what's applicable in YOUR country.

### STEP 3

**Walk into Western Union** - get the real **Quick Pay/Payment Services** forms and fill in the fields correctly using the printed guide you generated earlier from step 2 above. However, the forms in Tanzania, and perhaps elsewhere in the world, do differ slightly in that they (the forms) have been titled differently and some fields have been changed around a bit. It can be very confusing, but I will explain in a moment.

**Note:** if you are paying for IAHBE, and Western Union ask you WHAT you are paying for, tell them it is for education you are receiving via the Internet (coz that's what it is!). You can pay in local currency, however, you must enter the US Dollar amount on the forms. Western Union will convert the \$ amount into local currency for you based on the going exchange rate.

#### **What Goes Where in the Western Union Money Transfer form**

##### **Where it says...**

**Company Name:** *fill in* — Internet Payment Solutions, Inc

**Locale/Code City:** *fill in* — BILLINGSERVICES VA

**Country:** — USA

**Account Number:** *fill in* your Order ID Number as appears on your StratoCash printout

**Reference Number:** *fill in* — YOUR SFI ID NUMBER

The rest is easy. Just copy all the details that appear in your sample form printout from Step 2 section 2 item 3.

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The above is a bit confusing so please make sure you follow these instructions to the letter... or else your money will arrive at StratoCash but they won't know what the funds are for. The Account & Reference Numbers are what link the order to YOU!

**If you're based in Tanzania** and need assistance, please feel free to contact me. I have a bunch of forms with some of the above fields already filled out, so if you're not confident with filling them out yourself the first time round, just contact me.

**Process your orders** for ANYTHING you want to buy from the SFI Affiliate Store at: <https://www.sfimg.com/AffiliateStore/showIndex.sfi>

### **Additional IMPORTANT Information for Your Reference**

It has come to my attention that Western Union in Tanzania, unlike before, no longer issue a printed receipt (and this may well be the case in other parts of the world).

What this means is that, if there is a typo with regards the reference number (i.e. YOUR SFI ID and or the Stratocash Order number), you have absolutely no way of knowing because you do not have a printed receipt to crosscheck with. You do get the carbon copy receipt, which is fine, but what if the data in the computer was entered incorrectly?

### **Don't Panic, I Have a Cut & Paste SOLUTION for You!**

After you have completed your transaction at Western Union, and if in a few hours you don't receive an email from SFI confirming your completed transaction and your SVP credit, first, check your Sales Notifications Section at :  
<https://www.sfimg.com/MyAccount/SalesNotificationReport.sfi>  
and if it doesn't show in your personal purchases section, then please send an email to [customerservice@stratocash.com](mailto:customerservice@stratocash.com) with the following note:

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=====Message Begins=====

Hi,

I have just paid via Western Union in [insert city and country] who did not issue a printed receipt, hence I have no way of knowing whether my order and reference numbers were entered into the computer correctly. The following are my particulars. Please crosscheck your end to ensure I am credited accordingly.

**Name:**

**Western Union Money Transfer Control Number:**

**StratoCash Order Number:**

**SFI ID/Reference Number/Account Name:**

Thanks for your assistance.

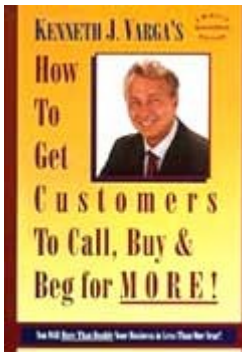
Yours Sincerely,

[insert your name]

=====Message End=====

**Note:** Insert your SFI ID number in the last line (SFI ID/Reference Number/Account Name).

**How to Get Customers to Call, Buy and Beg for MORE!**



Selling is not for everybody, I do realize that. But a book that I've read and can highly recommend you read -- if you want to change your retail business forever, is **Kenneth J. Varga's**

book **How to Get Customers to Call, Buy and Beg for MORE!**  
Buy a copy TODAY. You'll be glad you did. It is available from the SFI Affiliate Store under Books. With this book, you will more than double your business in less than a year. It's that good. Speaking of which, local businesses wherever you live, could turn around their businesses with the information contained in this book. Sell it to them! Or better still, start a business consultancy service based on the tips outlined in this book. There's your SFI income right there!

Here's the link: <https://www.sfimg.com/AffiliateStore/Department.sfi?id=185>

## Summary

Buying SFI products is usually considered a hassle by affiliates who live in countries where SFI does not accept credit cards from. But it isn't... if you use Western Union via online processor StratoCash. They're just as good. And they are tremendously fast and efficient.

Trouble is, without clear and concise instructions on how to process your orders via StratoCash / Western Union, the task would certainly appear not only daunting, but a hurdle that can only serve to deter affiliates from becoming more active with the business.

Your GROWTH in this company hinges on YOU, and the people you recruit into the business, having a convenient way to purchase products for personal use AND to buy wholesale in order to retail.

And in the case of selling goods online too, operating in countries where SFI accepts credit cards from can only help your business. Why? Because your customers are able to buy online using their credit cards! A detailed list of all the countries SFI currently accepts cards from has been included in this report. If you want to succeed in retailing products off of your SFI retail gateways, target countries that are allowed to purchase the products by credit card. Anything less will make it harder for you to push the products, because the only option there is for blacklisted countries, as it were, is the Bankers Draft. Not only is this expensive, but in some countries you actually need to have a foreign exchange bank account and an approval to have a bankers draft issued. It's a headache. Period!

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Processing your orders and payments should now be dead easy from hereon out. If you have any questions, however, please contact me directly. I'd be more than happy to help. And please pass-on this eBook to SFI Affiliates on your team.

The future is bright with SFI!