

TelexFree, LLC, *et al.*  
Electronic Proof of Claim Form (“ePOC”)  
Frequently Asked Questions (FAQs)

Below are answers to some questions you may have about the TelexFree Electronic Proof of Claim (“ePOC”) and the claim filing process. If you can’t find the answer to your question here, please check back as this page will be updated when new questions are received:

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## **Claim Process**

### **Question 1: When is the deadline for filing a claim?**

The Court has ordered a claims bar date of **September 26, 2016 at 4:30 p.m. (Eastern Time)**. This means that all claims received through the ePOC must be filed by September 26, 2016 at 4:30 p.m. (8:30 p.m. GMT).

### **Question 2: When should I file my claim?**

You should file a claim any time prior to September 26, 2016 at 4:30 p.m. Eastern Time (8:30 p.m. GMT). Filing a claim before this date will not result in an earlier distribution and will not entitle you to receive funds more quickly. There will be no difference in distributions for those who file earlier.

### **Question 3: I filed a Proof of Claim with the Bankruptcy Court. Do I need to file a Proof of Claim using the ePOC?**

Yes. The Court has ordered that only claims filed through this ePOC will be allowed in this case. This means that if you already filed a Proof of Claim with KCC, you **must** complete the ePOC if you wish to have a claim in the TelexFree bankruptcies.

### **Question 4: I filed a claim with the FBI and/or the Secretary of the Commonwealths’ Massachusetts Securities Division. Do I need to file a Proof of Claim using the ePOC?**

Yes. The Court has ordered that only claims filed through this ePOC will be allowed in this case. This means that if you already filed a claim with the FBI and/or the Secretary of the Commonwealth of Massachusetts Securities Division, you **must** complete the ePOC if you wish to have a claim in the TelexFree bankruptcies. Additionally, you may still file a claim if you received funds through the Secretary of the Commonwealth of Massachusetts Securities Division.

### **Question 5: How are claims calculated by the ePOC?**

The Court has ordered that claims in the TelexFree bankruptcy cases will be calculated on a “Net Equity” basis. This means that your claim will consist of amounts invested by you into the TelexFree scheme, including amounts paid in Triangular Transactions, less amounts received by you from the TelexFree scheme, including amounts received in Triangular Transactions (negative balances mean that you do not have a claim). A Triangular Transactions is a transaction where a Participant purchased a membership plan or VoIP package from TelexFree and paid the invoice amount to a recruiting Participant, and the recruiting Participant used accumulated credits in their User Account Logins to satisfy the invoice with

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TelexFree. Any claim or portion of claim based upon accumulated credits in your User Account as of April 13, 2014 shall be disallowed.

### **Question 6: Should I complete a claim if my accounts were not with TelexFree US?**

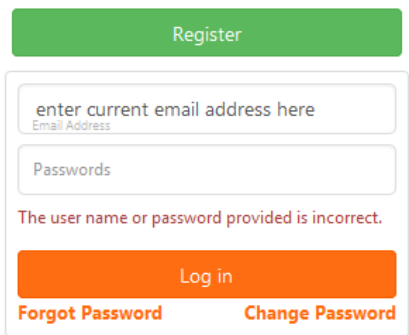
You should file a claim only if you have a claim against one of the three TelexFree US entities: TelexFree, LLC; TelexFree, Inc. and/or TelexFree Financial, Inc. If you have a claim against TelexFree/Ympactus, you should consult with the Brazilian authorities as to how to assert your claim.

## **Registration Process**

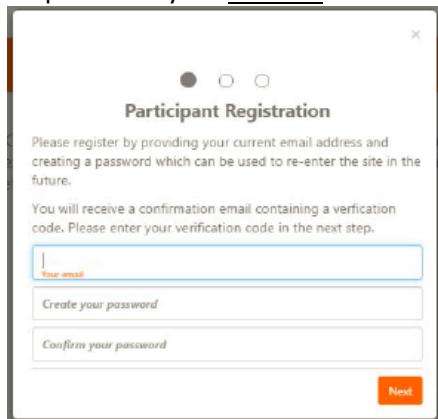
### **Question 7: How do I start my claim?**

The first step to filing a claim is registering with the ePOC. Below is a step-by-step guide to the registration process.

Step 1: Click “Register”

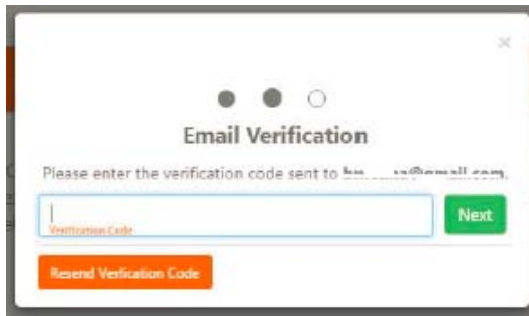


Step 2: Enter your current email address and create a password.

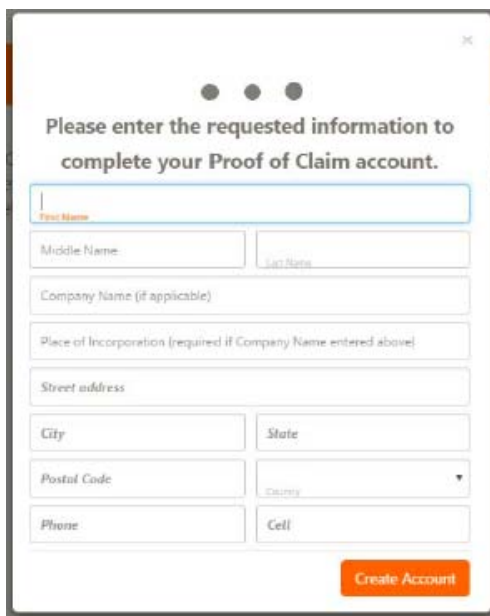


Step 3: A verification code will be sent to the email address you provided. Copy the verification code and enter it in the Email Verification box.

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A screenshot of an "Email Verification" form. At the top, there are three dots (two filled, one empty) and a close button (X). The title "Email Verification" is centered. Below it, a message says "Please enter the verification code sent to [redacted] (no characters will appear)". There is a text input field with a placeholder "Verification Code" and a green "Next" button to its right. At the bottom, there is an orange button labeled "Resend Verification Code".

Step 4: Complete this form with current contact information.

A screenshot of a form titled "Please enter the requested information to complete your Proof of Claim account." At the top, there are three dots (two filled, one empty) and a close button (X). The form contains several input fields: "First Name", "Middle Name", "Last Name", "Company Name (if applicable)", "Place of Incorporation (required if Company Name entered above)", "Street address", "City", "State", "Postal Code", "Country" (a dropdown menu), "Phone", and "Cell". At the bottom right, there is an orange button labeled "Create Account".

Step 5: An Address Verification pop-up box may appear asking if the address you entered is correct. The ePOC is attempting to detect any errors you may have made in typing your address. Select the address that best matches your current address.

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**Address Verification** [X]

Our system has identified a possible match for the address information you have provided. Please review the address you have provided and the address our system has identified as a possible match.

Address details you entered	Address details suggested by our system
Country: <input type="text"/>	Country: <input type="text"/>
State: <input type="text"/>	State: <input type="text"/>
City: <input type="text"/>	City: <input type="text"/>
Street: <input type="text"/>	Street: <input type="text"/>
Zip: <input type="text"/>	Zip: <input type="text"/>
Phone: <input type="text"/>	Phone: <input type="text"/>

[Continue with Address I Entered](#) [Continue with Suggested Address](#)

If you receive the following message it means that the ePOC was not able to match your address with a database of world addresses maintained by an outside vendor. You may click "Continue" to proceed with the claims process using the address you entered or "Try Again" if you believe you may have incorrectly typed your address.

**Address Verification** [X]

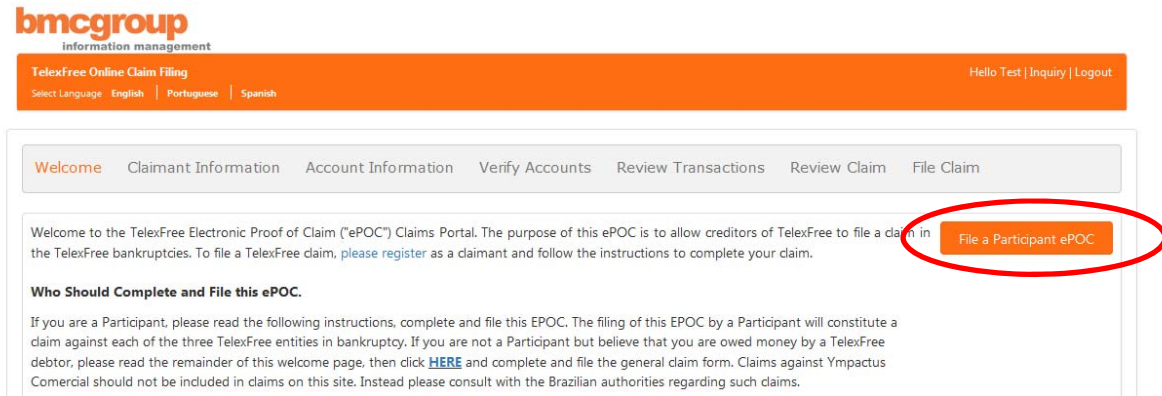
Our system was not able to verify your address and will continue with the address provided

[Continue](#) [TRY AGAIN](#)

An accurate address is important to allow the Trustee to send any payments and other important documents to you (if necessary). Please be sure that you have entered an accurate address. You should be aware that entering an incorrect or invalid address may delay any distributions made to you.

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Step 6: You will be brought to the Welcome page which provides information about the TelexFree claim process. To begin filing a claim click on “File a Participant ePOC”.

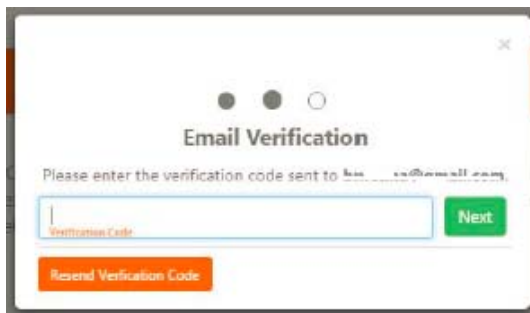


### Question 8: Why is a current email address required in order to register with the ePOC?

A current email address is required so that the Trustee has a reliable email address to contact you about your claim and/or about the claims process in general. It is not necessary to register with the email address you used when registering your User Account Logins with TelexFree. See response to Question 7, “How do I start my claim?” for a walkthrough of the registration process.

### Question 9: Why is it necessary to enter a verification code to register with the ePOC?

Entering a verification code sent to the email used to register provides the Trustee with assurance that the email address provided during registration is valid and can be used to contact you in the future. See response to Question 7, “How do I start my claim?” for a walkthrough of the registration process.



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### Question 10: I do not have access to the email address I used with TelexFree. Can I file a claim?

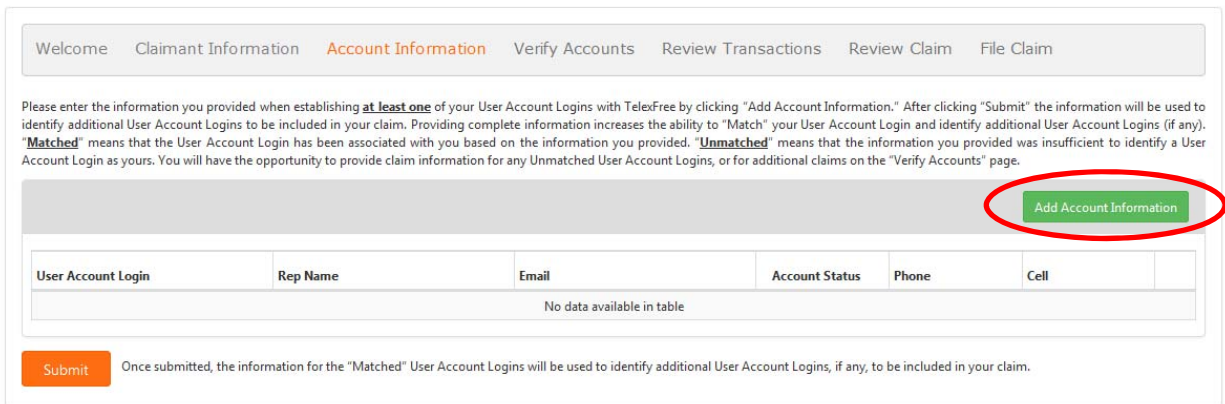
Yes. Access to the email address you used when registering your User Account Logins with TelexFree is not necessary to file a claim.

## Establishing a Claim

### Question 11: How do I add my User Account Logins to the ePOC?

The ePOC is designed to assist you with identifying your User Account Logins by asking you to enter the information you entered when the User Account Login was originally established with TelexFree and then matching that information against TelexFree's database.

Step 1: Select "Add Account Information" on the Account Information page of the ePOC.



Step 2: Enter as much information as possible about at least one of your User Account Logins.

- If you know the email address TelexFree associated with the User Account Login you entered in the "User Account Login" box, enter it in the "Email for this account" box. If you have access to that email account, click "Obtain Code" and a verification code will be sent to that email. Log into that email account to retrieve the verification code and enter it into the "Verification Code" box. This will provide the Trustee with additional support that the User Account Login you entered belongs to you. If you do not have access to the email address TelexFree associated with the User Account Login you entered, select "I no longer have access to this email."
- If you do not recall the name of at least one of your User Account Logins, select "I don't remember" under User Account Login. The process for matching an account when you do not remember the User Account Login is explained in the answer to Question 12, "I do not recall the names of my User Account Logins or I am not able to match any User Account Logins. Can I file a claim?"

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- It is not necessary to complete all of the fields on this screen. For example, if you do not remember the passwords you used with TelexFree, you can leave those fields empty.

The screenshot shows a web form titled "Add Account Detail" with a close button (X) in the top right corner. Below the title is a large text box containing instructions: "Please provide as much of the requested information about User Account Logins as possible to enable User Account Logins to be included in your claim. If you enter sufficient information about a User Account Login, the system will 'Match' the User Account Login with you and include it as part of your claim. The system will also use the information for 'Matched' User Account Login to identify your additional User Account Logins." and "Providing complete information increases the ability to 'Match' your User Account Login and identify additional User Account Logins (if any). If there is insufficient information to identify a User Account Login as part of your claim, the User Account Login you enter will be identified as 'Unmatched.' You will have the opportunity to provide claim information for any Unmatched User Account Logins on the 'Verify Accounts' page." Below the instructions are several input fields: "Name used on this account" (containing "Alex Bell"), "Phone number for this account" (containing "6175551212"), "Cell number for this account" (containing "6175551313"), "User Account Login" (containing "Alex1"), "Email for this account" (containing "Alex@G2GMail.com"), a checkbox "I don't remember" for the email, "Company Name", "Verification Code" (containing "GWENBA"), a green "Obtain Code" button, a checkbox "I no longer have access to this email", "Taxpayer ID" (masked with dots), "Account Primary Password" (masked with dots), and "Account Secondary Password" (masked with dots). At the bottom right are two buttons: "Add Account Information" (orange) and "Cancel" (white with grey border).

Step 3: The ePOC will indicate that the User Account Login you provided was "Matched" or "Unmatched" based on the information you provided in Step 2.

- "Matched" means that the User Account Login has been associated with you based on the information you provided.
- "Unmatched" means that the information you provided was insufficient to identify a User Account Login as yours (note that you will have the opportunity to provide claim information for any Unmatched User Account Logins on a future page of the ePOC. Please see response to Question 12, "I do not recall the names of my User Account Logins or I am not able to match any User Account Logins. Can I file a claim?").



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Welcome Claimant Information **Account Information** Verify Accounts Review Transactions Review Claim File Claim

Please enter the information you provided when establishing at least one of your User Account Logins with TelexFree by clicking "Add Account Information." After clicking "Submit" the information will be used to identify additional User Account Logins to be included in your claim. Providing complete information increases the ability to "Match" your User Account Login and identify additional User Account Logins (if any). "Matched" means that the User Account Login has been associated with you based on the information you provided. "Unmatched" means that the information you provided was insufficient to identify a User Account Login as yours. You will have the opportunity to provide claim information for any Unmatched User Account Logins, or for additional claims on the "Verify Accounts" page.

[Add Account Information](#)

User Account Login	Rep Name	Email	Account Status	Phone	Cell	
Alex1	Alex Bell	Alex@G2GMail.com	Matched	6175551212	6175551313	

[Submit](#) Once submitted, the information for the "Matched" User Account Logins will be used to identify additional User Account Logins, if any, to be included in your claim.

If the ePOC indicated that your User Account Login was “Unmatched” based on the information you provided, you will see the following message:

**No Match Found**

We are unable to match any User Account Logins with you based on the information you provided. If you have additional information that can be used to match an account, please **TRY AGAIN**. If you do not have any additional information to provide, please select **I Don't Know**.

[I Don't Know](#) [TRY AGAIN](#)

You can select “Try Again” and provide additional information and/or correct any errors you may have made when initially entering the information. Note that the ePOC is comparing the information you enter to the information that you provided to TelexFree when you created your User Account Logins. For that reason, entering your correct contact information into the ePOC may not result in a match if the information was not correctly entered when the User Account Login was originally established with TelexFree. Also, you may have established your User Account Login with TelexFree using old contact information or with email addresses or phone numbers that belonged to family, friends, or other acquaintances.

The system does not require all pieces of information to be correct in order for you to match your account. If you enter the correct name, email address, cell phone number, User Account Login, Taxpayer ID, and password, but use an incorrect home phone number, it will still be possible to match a User Account Login. For this reason, it will be helpful to input as much information as possible as you attempt to match your User Account Logins.

If you are not able to provide any additional information regarding a User Account Login, select “I Don’t Know.” Please see response to Question 12, “I do not recall the names of my User Account Logins or I am not able to match any User Account Logins. Can I file a claim?” for information on how to proceed.

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Step 3: If all of your User Account Logins with TelexFree used the same information as the User Account Login matched by the ePOC, or if your User Account Login was unmatched and you do not have any additional information to provide, select "Submit." You will be presented with a listing of User Account Logins the ePOC associated with you based on the matched User Account Login(s). If you have User Account Logins that were registered with TelexFree using different information than that of the matched User Account Login(s), select "Add Account Information" and enter additional information to match additional User Account Logins.

Account Login as yours. You will have the opportunity to provide claim information for any Unmatched User Account Logins, or for additional claims on the "Verify Accounts" page.

[Add Account Information](#)

User Account Login	Rep Name	Email	Account Status	Phone	Cell	

### Question 12: I do not recall the names of my User Account Logins or I am not able to match any User Account Logins. Can I file a claim?

Yes. If you do not remember any of your User Account Logins or are not able to match any of your User Account Logins, you may still file a claim. First, attempt to match your User Account Logins using the steps described in [Question 11, "How do I add my User Account Logins to the ePOC"](#). If you are not able to match any User Account Logins, follow the following process:

Step 1: click "I Don't Know" on the "No Match Found" pop-up screen:

**No Match Found**

We are unable to match any User Account Logins with you based on the information you provided. If you have additional information that can be used to match an account, please **TRY AGAIN**. If you do not have any additional information to provide, please select **I Don't Know**.

[I Don't Know](#) [TRY AGAIN](#)

User Account Login	Rep Name	Email	Account Status	Phone	Cell	
Alex1	Alex Bell	alex@G2GMail.com	Unmatched	6175551212	6175551313	

[Submit](#) Once submitted, the information for the "Matched" User Account Logins will be used to identify additional User Account Logins, if any, to be included in your claim.

**Penalty for filing false claims:** The penalty for presenting a fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both (18 U.S.C. §§ 152 and 3571).

Step 2: click "Submit" to move to the Verify Accounts page:

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**bmcgroup**  
information management

TelexFree Online Claim Filing  
Select Language English Portuguese Spanish

Hello David | My Claims | Inquiry | Logout

Welcome Claimant Information **Account Information** Verify Accounts Review Transactions Review Claim File Claim

Please enter the information you provided when establishing **at least one** of your User Account Logins with TelexFree by clicking "Add Account Information." After clicking "Submit" the information will be used to identify additional User Account Logins to be included in your claim. Providing complete information increases the ability to "Match" your User Account Login and identify additional User Account Logins (if any). **Matched** means that the User Account Login has been associated with you based on the information you provided. **Unmatched** means that the information you provided was insufficient to identify a User Account Login as yours. You will have the opportunity to provide claim information for any Unmatched User Account Logins, or for additional claims on the "Verify Accounts" page.

**Add Account Information**

User Account Login	Rep Name	Email	Account Status	Phone	Cell	
Alex1	Alex Bell	alex@G2GMail.com	Unmatched	6175551212	6175551313	

**Submit** Once submitted, the information for the "Matched" User Account Logins will be used to identify additional User Account Logins, if any, to be included in your claim.

**Penalty for filing false claims:** The penalty for presenting a fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both (18 U.S.C. §§ 152 and 3571).

Step 3: Click the green button that says “I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins”:

**bmcgroup**  
information management

TelexFree Online Claim Filing  
Select Language English Portuguese Spanish

Hello David | My Claims | Inquiry | Logout

Welcome Claimant Information Account Information **Verify Accounts** Review Transactions Review Claim File Claim

These User Account Logins have been associated with your claim based on the information you provided. If any of these User Account Logins are not yours, click on those User Account Logins and complete the brief form which will appear. If you have additional User Account Logins and can provide sufficient information regarding them, have "Unmatched" User Account Logins which should be included in your claim, or have a claim unrelated to User Account Logins, click on the appropriate link below and provide the information requested.

User Account Login	Rep Name	Email	Phone	Cell	Dispute
Alex1	Alex Bell	alex@G2GMail.com	6175551212	6175551313	Unmatched Account

I disagree (select appropriate box below):

**I have additional User Account Logins and can provide information to have them added to my claim**

**I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins**

I Agree: **Warning: User Account Logins may not be added or disputed beyond this page. Individual transactions may be disputed on the following page**

**I agree that the above includes all of my User Accounts.**

**Penalty for filing false claims:** The penalty for presenting a fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both (18 U.S.C. §§ 152 and 3571).

Step 4: If you remembered your User Account Login(s) but were not able to match any of them, choose your unmatched User Account Login(s) from the dropdown and add all transactions related to them (otherwise select “Unknown”). For each transaction enter the amount of the transactions, the date of the transaction, the name of the person to whom you made the payment (if applicable) and a description of the reason for the payment.

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**Add Details - Unmatched Accounts**

Please complete the form below with information about your Unmatched User Account Logins or any claims unrelated to User Account Logins. The amounts you enter on this page will be added to the amount of your claim.

User Account Login: Alex1  
Amount Claimed: 1425  
Payment Date: 01 January, 2014

Amount paid to:  
☒ TelexFree  
☐ Another Participant  
☐ Other

Name of Participant: [Empty]

I paid \$1,425 to TelexFree for an AdCentral Family Account. My User Account Login was Alex1.

Provide additional information, including Payee.

User Account Login	Amount Claimed	Payment Date
No data available in table		

**Add** **Close**

You may add more than one transaction to your unmatched User Account Logins:

**Add Details - Unmatched Accounts**

Please complete the form below with information about your Unmatched User Account Logins or any claims unrelated to User Account Logins. The amounts you enter on this page will be added to the amount of your claim.

User Account Login: Alex1  
Amount Claimed: 49.90  
Payment Date: 02 January, 2014

Amount paid to:  
☐ TelexFree  
☒ Another Participant  
☐ Other

Name of Participant: Alvin Bell

I paid \$49.90 to my brother Alvin for 99TelexFreeVoIP

Provide additional information, including Payee.

User Account Login	Amount Claimed	Payment Date
Alex1	\$1,425.00	31 December, 2013

**Add** **Close**

You can also add transactions for User Account Logins that you cannot remember:

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Add Details - Unmatched Accounts

Please complete the form below with information about your Unmatched User Account Logins or any claims unrelated to User Account Logins. The amounts you enter on this page will be added to the amount of your claim.

[Unknown]

User Account Login

1425

Amount Claimed

01 February, 2014

Amount paid to:  
☒ TelexFree  
☐ Another Participant  
☐ Other

Name of Participant

I don't remember the name of my User Account Login but I know I paid \$1,425 via credit card on February 1 2014 for an Ad Central Family Account.

Provide additional information, including Payee.

User Account Login	Amount Claimed	Payment Date	
Alex1	\$1,425.00	31 December, 2013	
Alex1	\$49.90	01 January, 2014	

Add

Close

The ePOC also allows you to enter transactions with TelexFree that are unrelated to your User Account Logins:

Add Details - Unmatched Accounts

Please complete the form below with information about your Unmatched User Account Logins or any claims unrelated to User Account Logins. The amounts you enter on this page will be added to the amount of your claim.

[None]

User Account Login

14250

Amount Claimed

15 August, 2013

Amount paid to:  
☒ TelexFree  
☐ Another Participant  
☐ Other

Name of Participant

I paid \$14,250 to a man I met in Sommerville who told me he was starting an investment group for TelexFree. He said he would pay me money every week but he disappeared and I never got any money back. I think his name was Jim.

Provide additional information, including Payee.

User Account Login	Amount Claimed	Payment Date	
[Unknown]	\$1,425.00	31 January, 2014	
Alex1	\$1,425.00	31 December, 2013	
Alex1	\$49.90	01 January, 2014	

Add

Close

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Step 5: Once you have completed adding transactions associated with your unmatched User Account Logins, or transactions unrelated to your User Account Logins, click the “I agree that the above includes all of my User Accounts” button to continue:

**bmcgroup**  
information management

TelexFree Online Claim Filing  
Select Language: English | Portuguese | Spanish

Hello David | My Claims | Inquiry | Logout

Welcome | Claimant Information | Account Information | **Verify Accounts** | Review Transactions | Review Claim | File Claim

These User Account Logins have been associated with your claim based on the information you provided. If any of these User Account Logins are not yours, click on those User Account Logins and complete the brief form which will appear. If you have additional User Account Logins and can provide sufficient information regarding them, have “Unmatched” User Account Logins which should be included in your claim, or have a claim unrelated to User Account Logins, click on the appropriate link below and provide the information requested.

User Account Login	Rep Name	Email	Phone	Cell	Dispute
Alex1	Alex Bell	alex@G2GMail.com	6175551212	6175551313	<a href="#">Unmatched Account</a>

I disagree (select appropriate box below):

I have additional User Account Logins and can provide information to have them added to my claim

I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins

I Agree : Warning: User Account Logins may not be added or disputed beyond this page. Individual transactions may be disputed on the following page

[I agree that the above includes all of my User Accounts.](#)

**Penalty for filing false claims:** The penalty for presenting a fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both (18 U.S.C. §§ 152 and 3571).

### Question 13: Do I need to know all my User Account Logins to file my claim?

No. You do not need to know all your User Account Logins. However, the more information you are able to provide about the User Account Logins you maintained with TelexFree, the greater ability the possibility the ePOC can match your information to TelexFree’s records and assist you in filing your claim. See response to [Question 11, “How do I add my User Account Logins to the ePOC?”](#) for a walkthrough of the process for adding and matching User Account Logins.

### Question 14: The ePOC is not generating a “match” for my User Account Login. What do I do?

The ePOC is designed to identify User Account Logins that belong to you based on the information you provided at the Account Information stage of the ePOC. If you had more than one User Account Login with TelexFree, you should also try entering information from more than one User Account Login following the process described in the response to [Question 11, “How do I add my User Account Logins to the ePOC?”](#) above. If you do not remember your User Account Logins, you can select the “I Don’t Remember” checkbox underneath the “User Account Login” field, and complete the remaining fields with information associated with the User Account Login.



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The screenshot shows a web form titled "Add Account Detail" with a close button (X) in the top right corner. The form contains several text input fields and checkboxes. The first section has a text box for "Name used on this account" with the value "Alex Bell", a "Phone number for this account" field with "6175551212", and a "Cell number for this account" field with "6175551313". Below these is a "Email for this account" field with "alex@G2GMail.com". There are two checkboxes: "I don't remember" (checked) and "I no longer have access to this email" (unchecked). A "Company Name" field contains "GWENBA". A "Verification Code" field contains "GWEENBA". A green "Obtain Code" button is to the right of the verification code field. At the bottom, there are fields for "Taxpayer ID" (masked with asterisks), "Account Primary Password" (masked with asterisks), and "Account Secondary Password" (masked with asterisks). At the very bottom of the form are two buttons: "Add Account Information" (orange) and "Cancel" (white with grey border).

If the information you entered is not sufficient to be associated with a User Account Login in TelexFree's records, you will see the following message:

The screenshot shows a message box titled "No Match Found" with a close button (X) in the top right corner. The text inside reads: "We are unable to match any User Account Logins with you based on the information you provided. If you have additional information that can be used to match an account, please **TRY AGAIN**. If you do not have any additional information to provide, please select **I Don't Know**." At the bottom of the box are two buttons: "I Don't Know" (orange) and "TRY AGAIN" (green).

If you do not have additional information to provide regarding your User Account Login, or you believe that the information you entered is consistent with the information you used when the User Account Login was originally established with TelexFree, click "I Don't Know."

If the information that you have entered is associated with User Account Logins in TelexFree's System, the ePOC will suggest a User Account Login to you.

The screenshot shows a message box titled "Possible Match". Inside, the text "Alex1" is displayed in a large font, followed by the question "Is this your User Account Login?". At the bottom of the box are two buttons: "Yes" (green) and "No" (green).

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If the User Account Login suggested by the ePOC belongs to you, select “Yes” and the ePOC will “Match” the account to you. Select “Submit” on the following screen to see all User Account Logins the ePOC has associated with you based on the Matched User Account Login.

The screenshot shows the 'bmcgroup' logo and 'Information management' tagline. The header bar includes 'TelexFree Online Claim Filing' and a language selector (English, Portuguese, Spanish). The user is logged in as 'David' with links for 'My Claims', 'Inquiry', and 'Logout'.

The main navigation bar contains: Welcome, Claimant Information, **Account Information**, Verify Accounts, Review Transactions, Review Claim, and File Claim.

A message states: "Please enter the information you provided when establishing at least one of your User Account Logins with TelexFree by clicking 'Add Account Information.' After clicking 'Submit' the information will be used to identify additional User Account Logins to be included in your claim. Providing complete information increases the ability to 'Match' your User Account Login and identify additional User Account Logins (if any). **Matched** means that the User Account Login has been associated with you based on the information you provided. **Unmatched** means that the information you provided was insufficient to identify a User Account Login as yours. You will have the opportunity to provide claim information for any Unmatched User Account Logins, or for additional claims on the 'Verify Accounts' page."

A green button labeled 'Add Account Information' is in the top right of the form area.

User Account Login	Rep Name	Email	Account Status	Phone	Cell	
Alex1	Alex Bell	Alex@G2Gmail.com	<b>Matched</b>	6175551212	6175551313	

A red 'Submit' button is at the bottom left. A note below it says: "Once submitted, the information for the 'Matched' User Account Logins will be used to identify additional User Account Logins, if any, to be included in your claim."

### Question 15: Some of my User Account Logins were identified by the ePOC. Why weren't all of my User Account Logins identified?

The ePOC attempts to identify accounts that are associated with you based on the information you entered when originally establishing your User Account Logins with TelexFree. If you have matched at least one User Account Login but know that you have additional User Account Logins that aren't being displayed on the Verify Accounts page, you should press the “I have additional User Account Logins and can provide information to have them added to my claim”:



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**bmcgroup**  
information management

TelexFree Online Claim Filing  
Select Language English Portuguese Spanish

Hello David | My Claims | Inquiry | Logout

Welcome Claimant Information Account Information **Verify Accounts** Review Transactions Review Claim File Claim

These User Account Logins have been associated with your claim based on the information you provided. If any of these User Account Logins are not yours, click on those User Account Logins and complete the brief form which will appear. If you have additional User Account Logins and can provide sufficient information regarding them, have "Unmatched" User Account Logins which should be included in your claim, or have a claim unrelated to User Account Logins, click on the appropriate link below and provide the information requested.

User Account Login	Rep Name	Email	Phone	Cell	Dispute
Alex1	Alex Bell	alex@G2GMail.com	6175551212	6175551313	<b>Unmatched Account</b>

I disagree (select appropriate box below):

I have additional User Account Logins and can provide information to have them added to my claim

I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins

I Agree : **Warning: User Account Logins may not be added or disputed beyond this page. Individual transactions may be disputed on the following page**

I agree that the above includes all of my User Accounts.

**Penalty for filing false claims:** The penalty for presenting a fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both (18 U.S.C. §§ 152 and 3571).

You will be returned to the Account Information page and should attempt to match one of the missing User Account Logins that you remember using the steps described in the responses to [Question 11, "How do I add my User Account Logins to the ePOC"](#) and [Question 12, "I do not recall the names of my User Account Logins or I am not able to match any User Account Logins. Can I file a claim?"](#)

## Question 16: The ePOC identified User Account Logins that do not belong to me. What do I do?

If the ePOC associated User Account Logins with you that do not belong to you, it is because of similarities in registration information among the User Account Logins. You may dispute ownership over any User Account Login that does not belong to you on the Verify Accounts Tab:

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Select Language English Portuguese Spanish

Hello David | My Claims | Inquiry | Logout

Welcome Claimant Information Account Information **Verify Accounts** Review Transactions Review Claim File Claim

These User Account Logins have been associated with your claim based on the information you provided. If any of these User Account Logins are not yours, click on those User Account Logins and complete the brief form which will appear. If you have additional User Account Logins and can provide sufficient information regarding them, have “Unmatched” User Account Logins which should be included in your claim, or have a claim unrelated to User Account Logins, click on the appropriate link below and provide the information requested.

User Account Login	Rep Name	Email	Phone	Cell	Dispute
Alvin1	Alex Bell	alvin@G2Gmail.com	6175551212	6175551313	No
Alex2	Alex Bell	alex@G2Gmail.com	6175551212	6175551313	No
Alex1	Alex Bell	alex@G2GMail.com	6175551212	6175551313	Unmatched Account

I disagree (select appropriate box below):

I have additional User Account Logins and can provide information to have them added to my claim

I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins

I Agree : **Warning: User Account Logins may not be added or disputed beyond this page. Individual transactions may be disputed on the following page**

I agree that the above includes all of my User Accounts.

Step 1: Click on the User Account Login that you wish to dispute:



TelexFree Online Claim Filing

Select Language English Portuguese Spanish

Hello David | My Claims | Inquiry | Logout

Welcome Claimant Information Account Information **Verify Accounts** Review Transactions Review Claim File Claim

These User Account Logins have been associated with your claim based on the information you provided. If any of these User Account Logins are not yours, click on those User Account Logins and complete the brief form which will appear. If you have additional User Account Logins and can provide sufficient information regarding them, have “Unmatched” User Account Logins which should be included in your claim, or have a claim unrelated to User Account Logins, click on the appropriate link below and provide the information requested.

Dispute Account Login	Rep Name	Email	Phone	Cell	Dispute
Alvin1	Alex Bell	alvin@G2Gmail.com	6175551212	6175551313	No
Alex2	Alex Bell	alex@G2Gmail.com	6175551212	6175551313	No
Alex1	Alex Bell	alex@G2GMail.com	6175551212	6175551313	Unmatched Account

I disagree (select appropriate box below):

I have additional User Account Logins and can provide information to have them added to my claim

I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins

I Agree : **Warning: User Account Logins may not be added or disputed beyond this page. Individual transactions may be disputed on the following page**

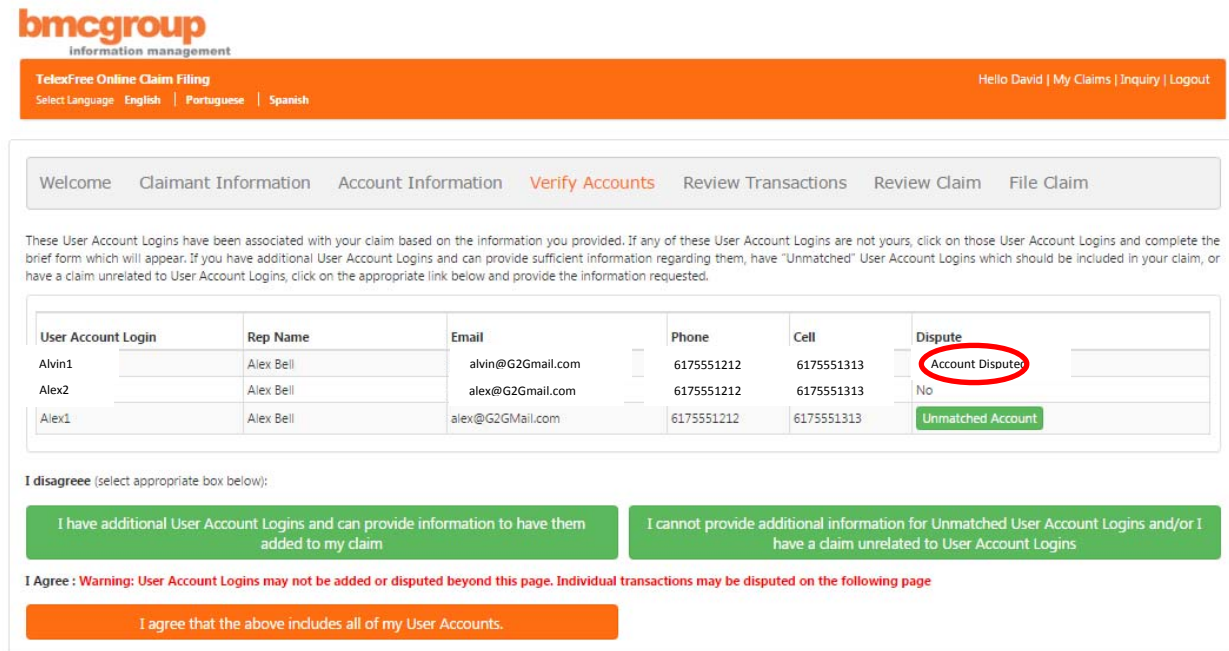
I agree that the above includes all of my User Accounts.

Step 2: A pop-up box will appear. If you do not own the selected account, click the button that says “This is not my account”. If you know the name of the owner of the account, please enter it into the box. If you do not know the name of the owner, you can type “I don’t know.” Click “Submit”

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Step 3: The ePOC will record that you have disputed this User Account Login and it will not be included in your claim:



**bmcgroup**  
information management

TelexFree Online Claim Filing  
Select Language: English | Portuguese | Spanish

Hello David | My Claims | Inquiry | Logout

Welcome | Claimant Information | Account Information | **Verify Accounts** | Review Transactions | Review Claim | File Claim

These User Account Logins have been associated with your claim based on the information you provided. If any of these User Account Logins are not yours, click on those User Account Logins and complete the brief form which will appear. If you have additional User Account Logins and can provide sufficient information regarding them, have "Unmatched" User Account Logins which should be included in your claim, or have a claim unrelated to User Account Logins, click on the appropriate link below and provide the information requested.

User Account Login	Rep Name	Email	Phone	Cell	Dispute
Alvin1	Alex Bell	alvin@G2Gmail.com	6175551212	6175551313	<b>Account Disputed</b>
Alex2	Alex Bell	alex@G2Gmail.com	6175551212	6175551313	No
Alex1	Alex Bell	alex@G2GMail.com	6175551212	6175551313	Unmatched Account

I disagree (select appropriate box below):

I have additional User Account Logins and can provide information to have them added to my claim

I cannot provide additional information for Unmatched User Account Logins and/or I have a claim unrelated to User Account Logins

I Agree: **Warning: User Account Logins may not be added or disputed beyond this page. Individual transactions may be disputed on the following page**

I agree that the above includes all of my User Accounts.

Step 4: Once you are satisfied that the User Account Logins presented on the Verify Accounts page comprise all User Account Logins that belong to you, press "I agree that the above includes all of my User Accounts".

NOTE: Once you agree to the User Account Logins on this screen, you will not be able to add or remove User Account Logins from you claim. Please be certain that you have carefully reviewed your records and the list of User Account Logins to ensure that you are not omitting User Account Logins or including User Account Logins that do not belong to you.

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## Transactions

### Question 17: I had money in my eWallet account that I never received. How do I claim these funds?

If you requested a commission payout from TelexFree through the eWallet system, that transaction will be displayed in your transaction history as a Direct Receipt:

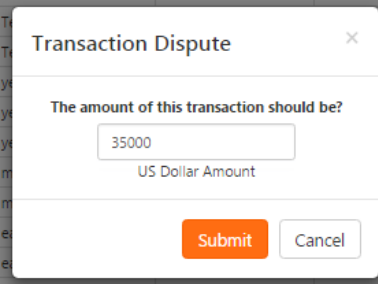
User Account Login	Date	Transaction Type	Counter Party Login	Counter Party Name	Transaction Amount	Participant Adjustment	Revised Transaction Amount
Alex2	06 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$10,000.00	\$0.00	-\$10,000.00
Alex2	13 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$20,000.00	\$0.00	-\$20,000.00
Alex2	20 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$200,000.00	\$0.00	-\$200,000.00
Alex2	27 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$50,000.00	\$0.00	-\$50,000.00

If you did not receive any, or all, of the funds that you requested be distributed to your eWallet account you should edit the amount of the Direct Receipt transaction to correctly reflect the amount that you actually received. If, in the example above, you did not receive \$15,000 of the \$50,000 Direct Receipt transaction on 27 January 2014, you should edit the amount of the transaction.

Step 1: Click the User Account Login next to the transaction you’d like to edit:

User Account Login	Date	Transaction Type	Counter Party Login	Counter Party Name	Transaction Amount	Participant Adjustment	Revised Transaction Amount
Alex2	06 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$10,000.00	\$0.00	-\$10,000.00
Alex2	13 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$20,000.00	\$0.00	-\$20,000.00
Alex2	20 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$200,000.00	\$0.00	-\$200,000.00
Alex2	27 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$50,000.00	\$0.00	-\$50,000.00

Step 2: A pop-up box will appear. Enter the amount that the Direct Receipt transaction should be after accounting for the \$15,000 that was never withdrawn from the eWallet account (\$50,000 payment, less \$15,000 that was not received, results in a receipt of \$35,000):

A screenshot of a "Transaction Dispute" pop-up box. The box has a title bar with "Transaction Dispute" and a close button (X). Below the title bar, the text "The amount of this transaction should be?" is displayed. Underneath this text is a text input field containing the number "35000". Below the input field, the text "US Dollar Amount" is displayed. At the bottom of the box, there are two buttons: "Submit" (in orange) and "Cancel" (in white with a grey border).

Step 3: After you click “Submit”, the transaction amount will be changed to reflect the amount that you actually received from the Direct Transaction:

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User Account Login	Date	Transaction Type	Counter Party Login	Counter Party Name	Transaction Amount	Participant Adjustment	Revised Transaction Amount
Alex2	06 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$10,000.00	\$0.00	-\$10,000.00
Alex2	13 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$20,000.00	\$0.00	-\$20,000.00
Alex2	20 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$200,000.00	\$0.00	-\$200,000.00
Alex2	27 January, 2014	Direct Receipt	TelexFree	TelexFree	-\$50,000.00	\$15,000.00	-\$35,000.00

The revised transaction amount will be reflected in your claim.

## **Claim Review/Modification**

### **Question 18: I paid in a currency other than U.S. Dollars. How do I know that the amounts presented in the ePOC are correct?**

The amounts presented in the claim form are based upon TelexFree's records, which were recorded in U.S. Dollars. The U.S. Dollar amounts listed should reflect the currency conversion rate at the time of the transaction if you paid in another currency.

### **Question 19: Why does the ePOC show that my claim as a negative number?**

A negative number means that TelexFree's records reflect that you do not have a claim. See response to [Question 5, "How are claims calculated?"](#)

### **Question 20: Can I save the information I entered and resume filing my claim at a later time?**

Yes. Information entered on all pages completed prior to logging off the ePOC will be saved and available to you when you log back in. Log back into the ePOC by entering your email address and password and then select the "Resume Participant ePOC" button on the Welcome screen. You will, however, be required to click "Submit" on the Claimant Information page to confirm that the contact information remains correct.

WelcomeClaimant InformationAccount InformationVerify AccountsReview TransactionsReview ClaimFile Claim

Welcome to the TelexFree Electronic Proof of Claim ("ePOC") Claims Portal. The purpose of this ePOC is to allow creditors of TelexFree to file a claim in the TelexFree bankruptcies. To file a TelexFree claim, [please register](#) as a claimant and follow the instructions to complete your claim.

Resume Participant ePOC

### **Question 21: Is it necessary to re-register to file additional claims?**

No. It is not necessary to re-register with the ePOC in order to file an additional claim. After you've completed the filing of a claim you will be returned to the Welcome page. From the Welcome page, click "File Participant ePOC" and file another claim.

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## Question 22: How can I amend a filed claim?

In order to amend a previously filed claim, simply check the box on the Claimant Information page that says “Does this claim amend one already filed?” and enter the claim number if the claim you are amending in the box. In order to file an amended claim it is necessary to be logged into the same ePOC registration that was used to file the original claim.

[Welcome](#) [Claimant Information](#) [Account Information](#) [Verify Accounts](#) [Review Transactions](#) [Review Claim](#) [File Claim](#)

**Name of Creditor?** Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Alexander  
Claimant First Name or Company Name

Graham  
Claimant Middle Name

Bell  
Claimant Last Name

Does this claim amend one already filed? ☒

[ENTER CLAIM NUMBER HERE]