

*Cashback WTN Pay*

**Rewards Program**

**Affiliate System**

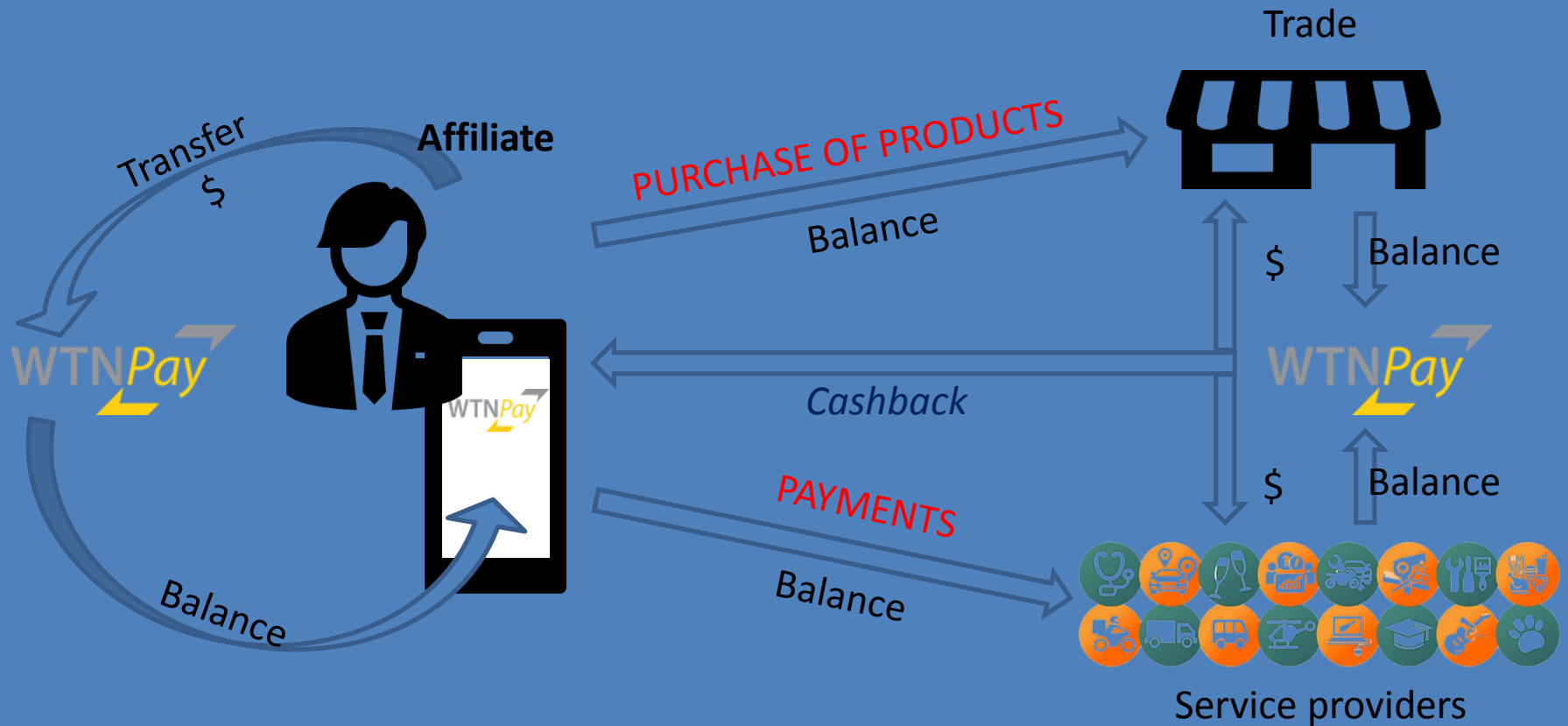


## WTN Pay Services

**First platform for purchases, cashback, payments, withdrawals, transfers and sales based on blockchain.**

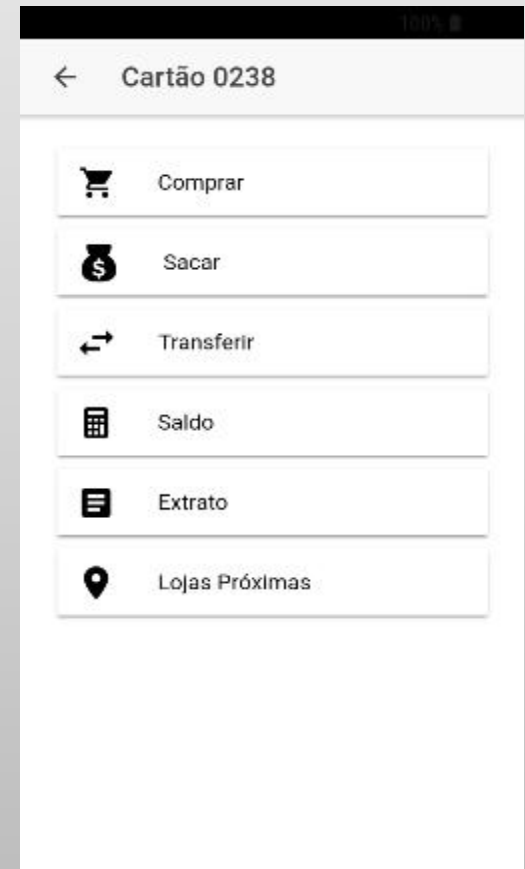
The blockchain (also known as "the trust protocol") is a technology that refers to decentralization as a security measure. It emerged in 2008 and represents basically a way to validate a transaction or record, with fast transactions, low rates and its decentralized nature, independent of trust in third parties and without the need for pre-existing and cumbersome intermediaries. has proven to be highly innovative. WTN Pay launches its blockchain-based sales and payment service in various currencies. Along with sales and payments, it will be possible to make transfers between accounts of the different currencies, all based on an application available for Android.

## Smart and safe system





Application for purchases, sales, withdrawals and transfers of national and international money.



# Application for purchases, sales, withdrawals and transfers of national and international money.





Application for purchases, sales, withdrawals and transfers of national and international money.

100%

← Transferência

Saldo Atual **\$ 68,75**

[UTILIZAR TRANSFERENCIAS ANTERIORES](#)

Valor da Transferência

Valor

Cartão que irá receber o crédito

Numero do cartão de destino

Senha do aplicativo

Senha do app

[CONFIRMAR](#)

100%

← Saldo

**Saldos disponíveis**

CREDITO EMPRESA **\$ 68,75**

**Informações adicionais**

Seu ultimo credito foi em 11/12/2018

100%

← Extrato

Escolha o periodo em dias

7  15  30  60

# Application for purchases, sales, withdrawals and transfers of national and international money.



## Operation of the WTP Pay Network

### Credit top-ups in the APP

- Deposit or bank transfer\*
- \*The value is credited in up to 24 hours.
- FedNow\*
- \*The value is credited at the time.
- Transfer between WTN Pay accounts\*
- \*The value is credited at the time.





## APP fee

Cashback on purchase or payments for services

WTN Pay Network

4,99%

- **Stores, businesses or companies:** receive in bank account or digital account WTN Pay up to 24 hours.
- **Affiliates:** receive WTN Pay digital account up to 24 hours.



## How the WTN Pay digital account works

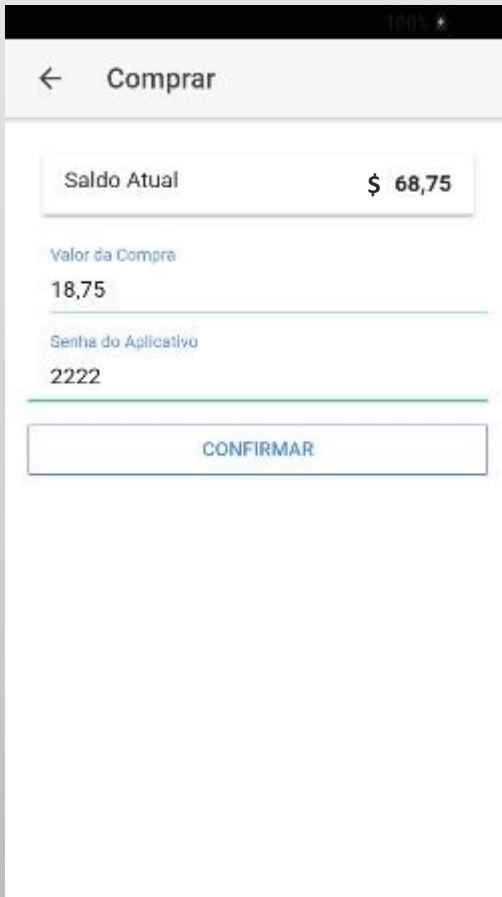
The affiliate or client (merchant or company) carries out the free adhesion of new affiliates or clients, who participate in the rewards indicated for each profile in the WTN Pay Program.

### The application has two profiles:

**Affiliate:** you can make purchases of products, payments for services, transfers and withdrawal of money.

**Clients (merchant or company):** they can make sales, purchases, payments and withdraw money.

## Buyer



100% \*  
← Comprar

Saldo Atual \$ 68,75

Valor da Compra  
18,75

Senha do Aplicativo  
2222

CONFIRMAR

The buyer makes the transfer of the value of the purchase to the merchant by means of a QR Code generated at the time of the operation.



## Businessman



100% \*  
← Comprar



Valor autorizado  
\$ 18,75

Apresente o código de barras acima ao vendedor para concluir a transação





## WTN Pay Rewards Program

With the WTN Pay Rewards Program, you can control your earnings, with the real possibility to accumulate a residual and growing amount of cashback. The WTN Pay Rewards Program is the unique of its kind in the industry, since it is much more efficient than other programs on the market, that provide cashback related exclusively to personal expenses or, if it is the result of sharing, with fixed and punctual returns.

**¡Only here at WTN Pay are your earnings recurring!**



By helping people save money on products or services they already use, you earn rewards while people stay as affiliates:

**“the power of residual income”**

But it's not all. By teaching other people to do the same, you are also rewarded for their efforts. And the more people you teach, the bigger your organization will be and the more money you'll stand to earn. There's room for you on the

WTN Pay Rewards Program team. **iJoin us!**



Here at WTN Pay you are also free to join merchants from which you frequently purchase products or services and that are not yet in our network of affiliated merchants. By doing this, in addition to earning your cashback on subsequent payments using your WTN Pay digital account, You will also be rewarded for all purchases or payments made by third parties in these establishments using our application.

***You will obtain a percentage of the turnover of the establishments you accredit!***



## Sector

- Billionaire global industry.
- Value alternative in essential services that people use every day.

## Yields

- Attractive rewards plan.
- Short-term return potential.
- Long-term residual returns that can contribute for your financial independence.

## Support system

- Multipurpose training and support structure.
- Online, Customer Service clarifies all questions.
- Dynamic indication, training and training events at the local and national level.
- Practical and accessible marketing and training materials.
- Personalized customer support service.



## Business model

- **Necessary** – offer of essential services and products for daily use.
- **Simple** – there are no inventories, deliveries, collections, or personnel management.
- **Checked** – long history of occurrence.
- **Universal** – the freedom to work from wherever and whenever you want, without prior experience.



## Register

After being referred by another active premium affiliate to join the **WTN Pay Rewards Program**, the nominee must complete an online registration on the Internet, expressing their intention to become a premium affiliate.

The new premium affiliate automatically receives their ID + virtual office and instructions to activate their registration, participate and recommend the WTN Pay Rewards Program to their friends, relatives and family, forming their own relationship network.



## Monthly commitment

To remain active as a Premium Affiliate and therefore qualify for all forms of rewards, advantages and benefits in accordance with the **WTN Pay Rewards Program**, You must maintain a minimum Monthly Personal Consumption (MPC) of **\$50** (Dollars) in your WTN Pay Digital Account.



## Premium Affiliate Profile

The Premium Affiliate participates on the recommendation of another active Premium Affiliate. his participation in the **International Premium Affiliate System** has a license cost of **\$ 100\*** One hundred dollars for a period of 1 (one) year  
**The Active Premium Affiliate participates in the WTN Pay Qualifications Program.**

## Activity

The active Premium Affiliate may, at his or her discretion, carry out as many accreditations as possible for new Premium Affiliates or Affiliates, as well as add stores, businesses or companies (Clients), which will be part of the direct and indirect rewards network of their position. in the WTN Pay Rewards Program.

### **(\*) Credit in the digital account**

At the time of purchasing the license, you will receive **\$12.50** (twelve and fifty dollars) in your WTN Pay digital account.



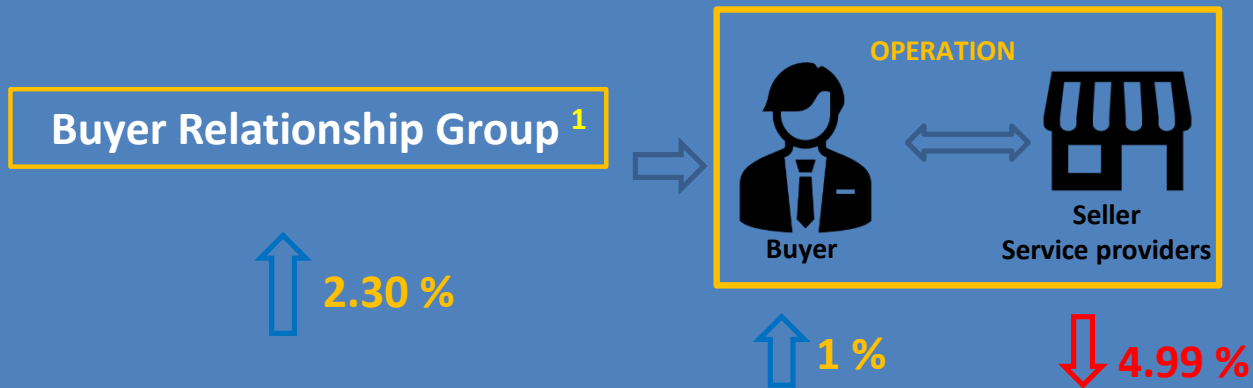
## Affiliate or Client Profile

- The affiliate or client participates through the recommendation of an active Premium Affiliate or another active affiliate or client.
- Your participation in the WTN Pay Rewards Program does not have the cost of the annual license, you only need to have a monthly personal consumption (MPC) to be able to refer new affiliates or clients on your social network.
- **Does not participate in the WTN Pay Qualifications Program**

## Activity

A member who has a Monthly Personal Consumption (MPC) of **\$50** is considered active. The active affiliate or client may make as many memberships and agreements as possible with stores, businesses or companies, which will be part of the network of direct and indirect rewards of their position in the **WTN Pay Rewards Program**.

# Wide distribution of Cashback



**4.99 %** of the amount of the purchase or payment is withheld.  
Within 24 hours, WTN Pay distributes most of this amount as follows:  
**1 %** to the buyer; **2.30 %** for the Buyer relationship group.

(1) Direct and indirect collaborators by accreditation of the Buyer - "Family of the Buyer"

**IMPORTANT:** to receive Cashback, the Affiliate must be **ACTIVE**, that is, have a minimum monthly MPC of \$50, as explained above.

## Reward (Cashback) in the “Buyer Family”

Favored	MPC <sup>1</sup>	Cashback
Direct creditor of the Buyer (1st generation) <sup>2</sup>	\$ 50	1.0 %
Indirect creditor (2nd generation)	\$ 50	0.40 %
Indirect creditor (3rd generation)	\$ 50	0.50 %
Indirect creditor (4th generation)	\$ 50	0.60 %
Indirect creditor (5th generation)	\$ 50	0.80 %

(1) Monthly Personal Commitment

(2) As in a family, affiliates/Clients connect online by “relationship”. In this way, the 2nd generation indirect creditor is understood to be the one who indicated the 1st generation.



# Adhesion Bonus for Premium Affiliates

## Bonus available exclusively for Active Premium Affiliates

The active Premium Affiliate will have the right to receive **\$10** (ten dollars) of credit in their WTN Pay digital account, for each store, business or company membership carried out by them.

The credit will be granted at the time someone makes the first purchase through the WTN Pay APP in the participating business or company.





# Premium Affiliate Adhesion Bonus

**Bonus available exclusively for Active Premium Affiliates.**

The joining of new Premium Affiliates, in your network of active Premium Affiliates, up to the fifth generation (5th), generates the Adhesion Bonus. Every Active Premium Affiliate has the right to receive this bonus, daily directly into their **WTN Pay Digital Account**.

Generation	Bonus
1st generation	10.00 %
2st generation	5.00 %
3st generation	5.00 %
4st generation	5.00 %
5st generation	25.00 %



# WTN Pay Digital Cash Withdrawal Bonus

## Bonus available exclusively for Active Premium Affiliates.

Daily serves by all members of your group through the WTN Pay Digital Account generates the Serve Bonus. Every active Premium Affiliate, depending on their qualification per generation, has the right to receive the Serving Bonus, according to the following table:

Generation	MPC <sup>1</sup>	DAPA <sup>2</sup>	Bonus
1st	\$ 50	1	\$ 0.25
2st		2	\$ 0.25
3st		3	\$ 0.25
4st		4	\$ 0.25
5st		5	\$ 0.50

(1) Monthly Personal Commitment

(2) Direct Active Premium Affiliates

# International Money Send Bonus

**Bonus available exclusively for Active Premium Affiliates.**

All transfers made between accounts for other countries generate the International Money Transfer bonus. Every Premium Affiliate, depending on their generation qualification, has the right to receive the International Money Send Bonus, according to the following table.

Generation	MPC <sup>1</sup>	DAPA <sup>2</sup>	Bonus
1st	\$ 50	1	0.05 %
2st		2	0.05 %
3st		3	0.05 %
4st		4	0.15 %
5st		5	0.20 %

(1) Monthly Personal Commitment

(2) Direct Active Premium Affiliates

## **Premium Affiliate Qualification Program**

Active Premium Affiliates can recommend how many people they want for the WTN Pay Program, being recognized based on the performance of their relationship networks. These are the possible special recognitions:



## Premium Bronze Affiliate

- Active Premium Affiliate who directly recommends at least 5 (five) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$30.000 (thirty thousand dollars) in your group, up to your 3rd (third) generation, you will be recognized as a Premium Bronze Affiliate, earning earnings in bonuses up to your 4th (fourth) generation.

## Premium Silver Affiliate

- Active Premium Affiliate who directly recommends at least 5 (five) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$40.000 (forty thousand dollars) in your group, up to your 4th (fourth) generation, you will be recognized as a Premium Silver Affiliate, earning earnings in bonuses up to your 5th (fifth) generation.



## Premium Gold Affiliate

- Active Premium Affiliate who directly recommends at least 5 (five) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$50,000.00 (fifty thousand dollars) in your group, up to your 5th (fifth) generation, you will be recognized as a Premium Gold Affiliate, earning earnings in bonuses up to your 6th (sixth) generation.

## Topaz Premium Affiliate

- Active Premium Affiliate that I recommend, directly, at least 6 (six) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$100,000 (one hundred thousand dollars) in your group, until your 6th (sixth) generation, you will be recognized as a Premium Topaz Affiliate, earning earnings in bonuses until your 7th (seventh) generation.

## Emerald Premium Affiliate

- Active Premium Affiliate who directly recommends at least 7 (seven) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$2000.00 (two hundred thousand dollars) in your group, until your 7th (seventh) generation, you will be recognized as a Premium Emerald Affiliate, earning earnings in bonuses until your 8th (eighth) generation.

## Sapphire Premium Affiliate

- Active Premium Affiliate that I recommend, directly, at least 8 (eight) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$400.000 (four hundred thousand dollars) in your group, up to your 8th (eighth) generation, you will be recognized as a Premium Sapphire Affiliate, earning earnings in bonuses up to your 9th (ninth) generation.

## Ruby Premium Affiliate

- Active Premium Affiliate that I recommend, directly, at least 9 (nine) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$600.000 (six hundred thousand dollars) in your group, up to your 9th (ninth) generation, you will be recognized as a Premium Director Rubí Affiliate, earning earnings in bonuses up to your 10th (tenth) generation.

## Premium Diamond Affiliate

- Active Premium Affiliate who directly recommends at least 10 (ten) active Premium Affiliates in their first generation.
- By reaching a monthly turnover of \$1.000.000 (dollars one million) in your group, until your 10th (tenth) generation, you will be recognized as a Premium Diamond Affiliate, earning earnings in bonuses until your 11th (eleventh) generation.





## Qualification Bonus for Premium Affiliates

The qualification bonus is generated by the consumption volume of the qualified Premium Affiliate's business group, depending on the qualification obtained in the month; according to the following table:

Qualification	Generation	ADPA <sup>1</sup>	MPC <sup>2</sup>	MB <sup>3</sup>	BFM <sup>4</sup>	Qualification Bonus
<b>Bronze</b>	4th	5	\$ 50	\$ 30.000	0.25 %	\$ 500
<b>Silver</b>	5th	5	\$ 50	\$ 40.000	0.50 %	\$ 1.000
<b>Gold</b>	6th	5	\$ 50	\$ 50.000	0.75 %	\$ 2.000

(1) Active Direct Premium Affiliates

(2) Monthly Personal Commitment

(3) Monthly billing of your relationship network (does not consider balance loading).

(4) Monthly Billing Bonus - percentage applied to net operating profit.



## Qualification Bonus for Premium Affiliates

The qualification bonus is generated by the consumption volume of the qualified Premium Affiliate's business group, depending on the qualification obtained in the month; according to the following table:

Qualification	Generation	ADPA <sup>1</sup>	MPC <sup>2</sup>	MB <sup>3</sup>	BMF <sup>4</sup>	Qualification Bonus
<b>Topaz</b>	7th	6	\$ 50	\$ 100.000	1.00 %	\$ 3.125
<b>Emerald</b>	8th	7	\$ 50	\$ 200.000	2.00 %	\$ 6.250
<b>Sapphire</b>	9th	8	\$ 50	\$ 400.000	3.00 %	\$ 12.500
<b>Ruby</b>	10th	9	\$ 50	\$ 600.000	4.00 %	\$ 25.000
<b>Diamond</b>	11th	10	\$ 50	\$ 1.000.000	5.00 %	\$ 50.000

(1) Active Direct Premium Affiliates

(2) Monthly Personal Commitment

(3) Monthly billing of your relationship network (does not consider balance loading).

(4) Monthly Billing Bonus - percentage applied to net operating profit.



## Monthly Global Bonus

This bonus rewards Premium Affiliates who contribute the most to the formation of Qualified Premium Affiliates in their relationship networks, overall, the **WTN Pay Rewards Program** distributes the **20%** (twenty percent) of the total value of monthly bonus payments, being distributed as follows:



<b>Monthly Global Bonus</b>	<b>Qualified Premium Affiliate</b>
<b>1 %</b>	<b>Bronze</b>
<b>1 %</b>	<b>Silver</b>
<b>2 %</b>	<b>Gold</b>
<b>2 %</b>	<b>Topaz</b>
<b>2 %</b>	<b>Emerald</b>
<b>3 %</b>	<b>Sapphire</b>
<b>4 %</b>	<b>Ruby</b>
<b>5 %</b>	<b>Diamond</b>



To evaluate the merit of each one and the leadership bonus they are entitled to, the following criteria are considered :

**Exemplary Ethical Conduct.**

To be eligible to participate in the monthly division of the global bonus, the Qualified Premium Affiliate **Bronze / Silver / Gold / Topaz / Emerald / Sapphire / Ruby / Diamond** must not have committed any recorded offense by the Ethics Committee.

For active Premium Affiliates recognized as **Diamond Premium Affiliate**, the **WTN Pay Rewards Program** offers as a prize an annual seven-day (7) all-inclusive cruise trip for two people.



# Company information

**WTN Pay** United States

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\* WTN Pay is not a bank and does not carry out credit, financing, investment and/or any operations of financial institutions.