

Cashback WTN Pay

Rewards Program

Affiliate System

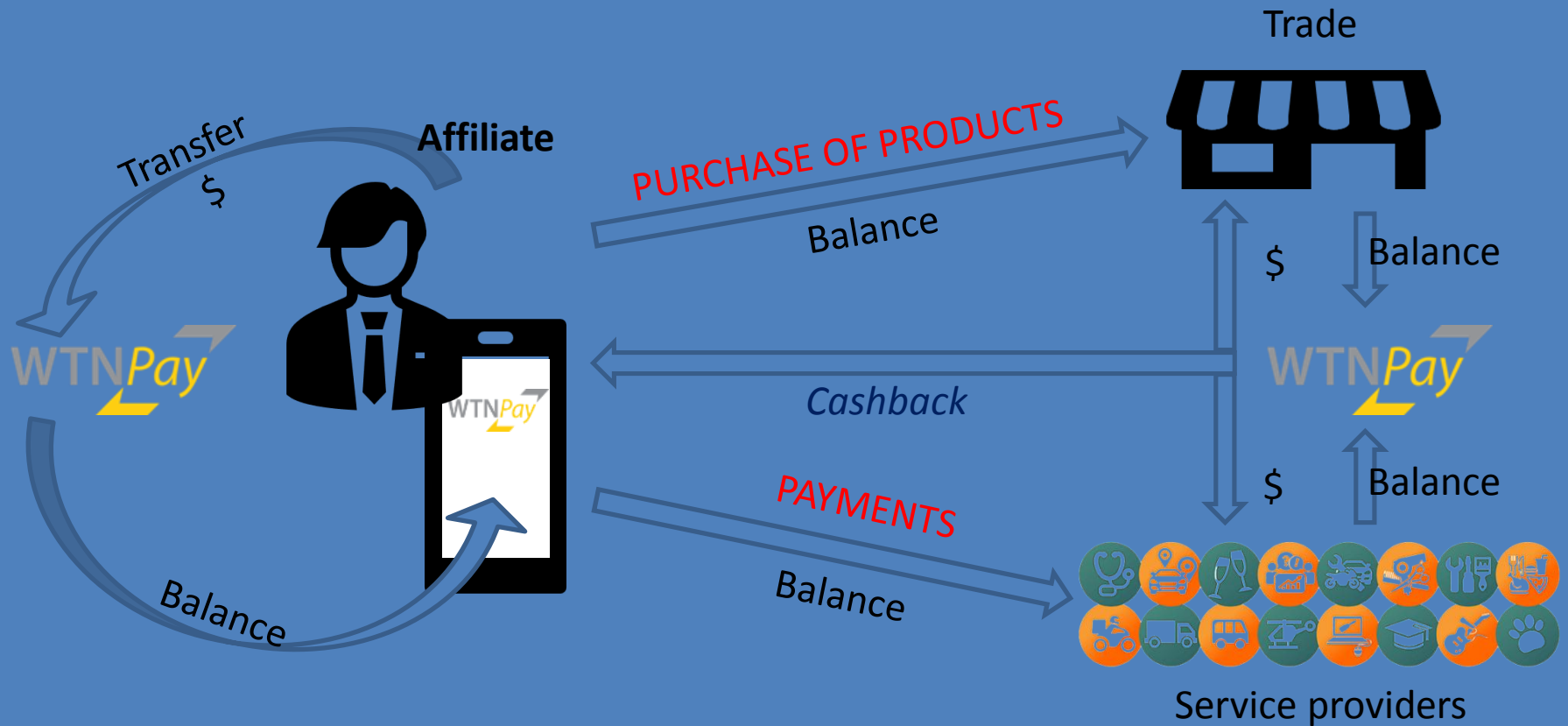


WTN Pay Services

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

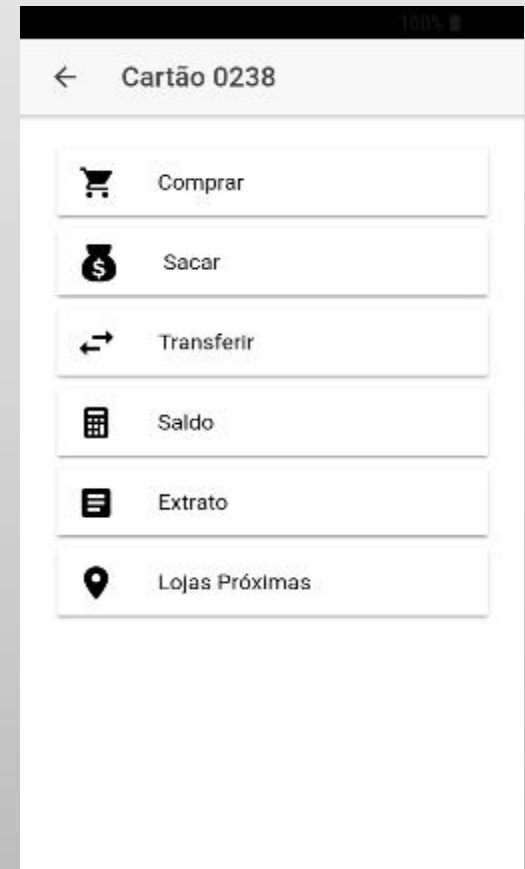
The blockchain (also known as "the trust protocol") is a technology that refers to decentralization as a security measure. It emerged in 2008 and represents basically a way to validate a transaction or record, with fast transactions, low rates and its decentralized nature, independent of trust in third 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.

A screenshot of the 'Comprar' (Buy) screen in the WTNPay app. The screen shows a back arrow and the title 'Comprar'. Below this, there is a box containing 'Saldo Atual' (Current Balance) and '\$ 68,75'. Underneath, there are labels for 'Valor da Compra' (Purchase Value), 'Valor' (Value), 'Senha do Aplicativo' (App Password), and 'Senha' (Password). At the bottom, there is a blue button labeled 'CONFIRMAR'.A screenshot of the 'Comprar' (Buy) screen in the WTNPay app, showing a QR code. The screen shows a back arrow and the title 'Comprar'. In the center, there is a large QR code. Below the QR code, the text reads 'Valor autorizado' (Authorized Value) followed by '\$ 10,00'. At the bottom, there is a blue circular button with a white share icon. Below the QR code, the text reads 'Apresente o código de barras acima ao vendedor para concluir a transação' (Present the barcode above to the seller to complete the transaction).A screenshot of the 'Sacar' (Withdraw) screen in the WTNPay app. The screen shows a back arrow and the title 'Sacar'. Below this, there is a box containing 'Saldo Atual' (Current Balance) and '\$ 68,75', and another box containing 'Tarifa de Saque' (Withdrawal Fee) and '\$ 0,00'. Underneath, there are labels for 'Valor do Saque' (Withdrawal Value), 'Valor' (Value), 'Senha do Aplicativo' (App Password), and 'Senha' (Password). At the bottom, there is a blue button labeled 'CONFIRMAR'.



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 your family, relatives, and friends save money on services and products they already use, you you will be handsomely rewarded.

We emphasize again that this reward will be recurring and will remain as long as they remain active affiliates.

But that is not all! By explaining and encouraging your family, relatives and friends to do the same, you will also be rewarded for the trade they make. And the more friends you teach, the bigger their relationship pool and the bigger their recurring reward. We invite you to join our “family of smart buyers” making your money worth more.

You will be rewarded for purchases from all of them!



Here at WTN Pay you are also free to join businesses where you frequently buy products or services and that are not yet in our network of participating businesses. 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 get a percentage of the billing of the establishments you accredit!



Register

After being referred by another affiliate, premium affiliate or active customer, to join the Program WTN Pay Rewards, the nominee must complete a registration in the WTN Pay APP, expressing their intention to become an affiliate or client (merchant or company)*.

The new affiliate or client automatically receives their ID + virtual office and the instructions to activate their register, participate and recommend the WTN Pay Rewards Program for family, relatives and friends, increasing the recurrence and value of their rewards. (*)

Monthly Commitment

To stay active as an affiliate and therefore qualify for all forms of rewards, benefits and benefits in accordance with the **WTN Pay Rewards Program**, you must maintain a minimum Personal Monthly Consumption (PMC) of **€ 25,00** in your WTN Pay Digital Account.



Affiliate or Customer Profile

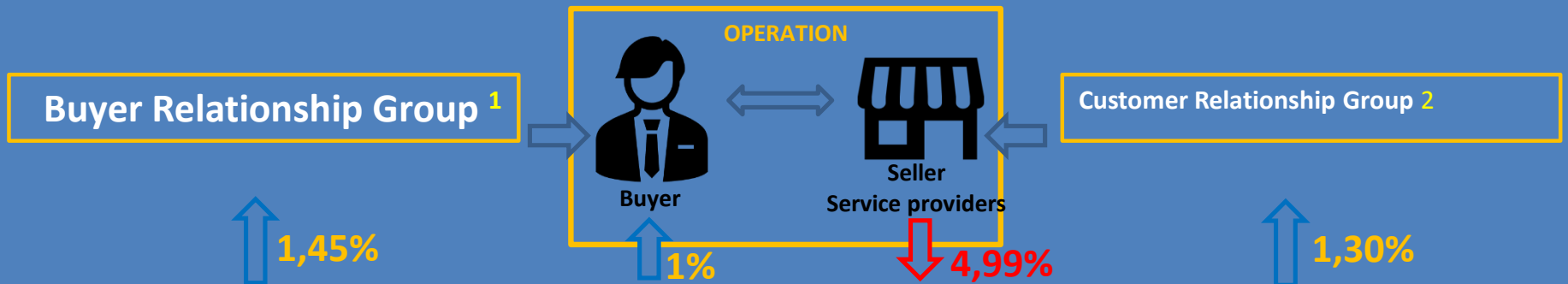
- The affiliate or customer participates on the recommendation of an active premium affiliate or another affiliate or customer active.
- Your participation in the WTN Pay Rewards Program has no activation cost, remembering that you can refer new affiliates or customers to increase your rewards potential.
- **Does not participate in the WTN Pay Ratings Program ⁽¹⁾**

Exercise

The member or active customer may, at their discretion, make as many credits as possible relatives, relatives and friends, as well as joining businesses or companies, which will be part of the network of direct and indirect rewards for their position in the WTN Pay Rewards Program.

⁽¹⁾ Only eligible for Premium Affiliates.

Wide distribution of Cashback



4.99 % ³ of the amount of the purchase or payment is withheld.
Within 24 hours, WTN Pay distributes most of this amount as follows:
(i) 1% to the buyer; (ii) 1.30% for the Customer relationship group; and
(iii) 1.45% for the Buyer relationship group.

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

(2) Direct and indirect collaborators by accreditation of the Client – "Client's Family".

(3) This financial cost for the Client can apparently be reduced up to 3.99% after the negotiation.

IMPORTANT: to receive Cashback, the Affiliate must be ACTIVE, that is, have a minimum monthly of € 25,00, as explained above.

Reward (Cashback) in the “Client Family”

| Favored | PMC ¹ | Cashback |
|---|------------------|----------|
| Direct creditor of the Client ² (1st generation ³) | € 25,00 | 1,0 % |
| Indirect creditor (2nd generation) | € 25,00 | 0,10 % |
| Indirect creditor (3rd generation) | € 25,00 | 0,05 % |
| Indirect creditor (4nd generation) | € 25,00 | 0,05 % |
| Indirect creditor (2nd generation) | € 25,00 | 0,10 % |

(1) Monthly Personal Commitment

(2) The Cashback can be reduced due to the negotiation with the Client to reduce its financial cost. The amount of the reduction is added to the 2nd Generation Creditor.

(3) 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.

Reward (Cashback) in the “Buyer Family”

| Favored | PMC ¹ | Cashback |
|--|------------------|----------|
| Direct creditor of the Buyer (1st generation) ² | € 25,00 | 0,20 % |
| Indirect creditor (2nd generation) | € 25,00 | 0,25 % |
| Indirect creditor (3rd generation) | € 25,00 | 0,25 % |
| Indirect creditor (4nd generation) | € 25,00 | 0,25 % |
| Indirect creditor (5nd generation) | € 25,00 | 0,50 % |

(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.



Company information

WTN Pay Irlanda

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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.