



Disclaimer

The calculations, income illustrations, commission examples, and earning projections presented in this document/video are for educational and explanatory purposes only. They are intended solely to demonstrate the working of the compensation and commission structure.

Actual commissions, incentives, and earnings may vary depending on several factors, including but not limited to:

- Total number of registered Merchant Advisors.
- Total number of active Vendors/Merchants.
- Volume and value of eligible transactions.
- Your personal and team transaction performance.
- Total company transaction volume.
- Qualification criteria for various clubs and leadership levels.
- Active participation and compliance with company policies.
- Applicable taxes, deductions, and regulatory requirements.
- Changes made by the company to its compensation plan, policies, or business model from time to time.

The figures shown should not be interpreted as guaranteed, fixed, or assured income. Earnings are entirely performance-based and depend upon individual effort, business development, and actual transaction activity.



Secure Payments



Welcome to the World of MobilePe

Empowering Digital Payments. Enriching Lives.



Growth & Opportunities

It's More Than Just a Digital Platform.

MobilePe is a platform where we can:

-  **Connect** with people and businesses
-  **Transact** digitally with ease
-  **Learn** and develop new skills
-  **Grow** our business and network
-  **Create** new opportunities for ourselves and others

Connect • Transact • Learn • Grow • Create Opportunities



MobilePe Services

One App – Multiple Digital Solutions

Payments & Wallet

-  ToPAY Wallet
-  ToPAY Prepaid Card
-  UPI through ToPAY
-  NCMC Wallet

Recharge & Bills

-  Mobile Recharge
-  DTH Recharge

BBPS Services

-  Electricity
-  Water
-  LPG Gas
-  Broadband Postpaid
-  Mobile Postpaid
-  Cable TV
-  Insurance
-  Loan Repayment

Travel & Shopping

-  Flight Tickets
-  Bus Tickets
-  Hotel Booking

Merchant Services

-  Offline Vendors
-  MobilePe Mall
-  Online Vendors
-  Merchant Registration
-  QR Payments

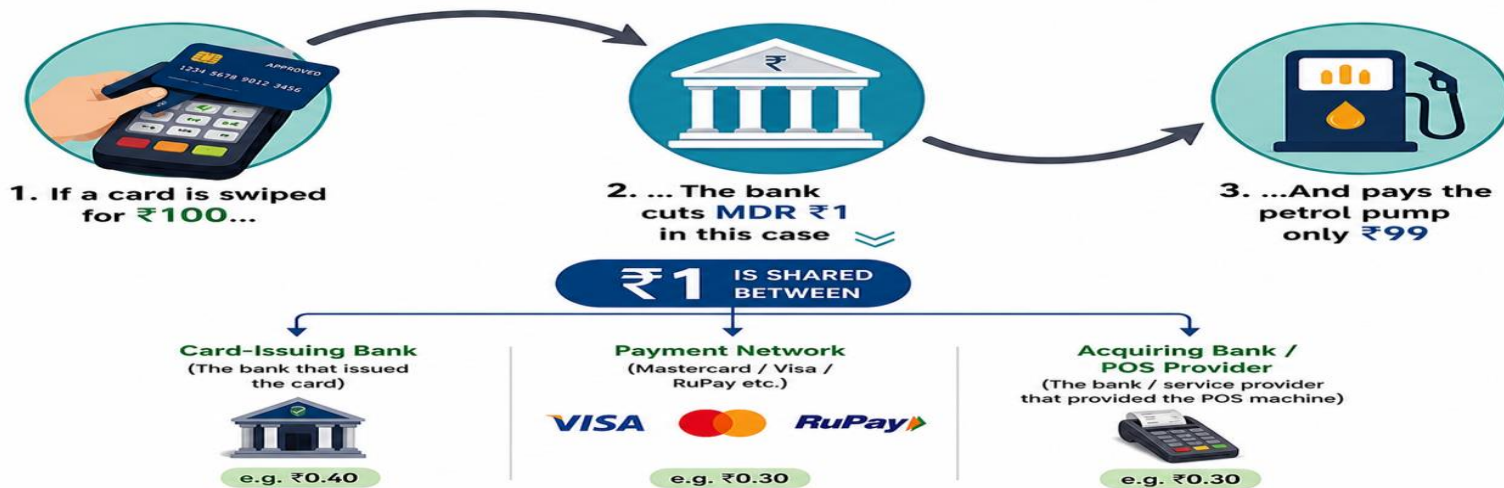
"Everything You Need... One Trusted App – MobilePe"



MobilePe Transaction Revenue Model



HOW MDR WORKS



MDR (Merchant Discount Rate) is a small fee charged on card payments. It is shared between the banks, payment network and service providers who process the transaction.





MobilePe Transaction Revenue Model

Revenue Sharing Through Merchant Transactions

- MobilePe earns **Merchant Discount Rate (MDR) or other transaction-related revenue where applicable**, depending on the type of payment and the applicable payment network or merchant arrangement. Some transactions (such as many UPI person-to-merchant payments) may not generate MDR.
- After deducting applicable **GST**, the company allocates its net transaction revenue according to its business model.
- **75% of the net transaction revenue (after GST)** is designated for distribution through the company's incentive and reward structure.
- The remaining **25%** is retained by the company to support operations, technology, customer service, compliance, business development, and future growth.



ToPay PREPAID CARD

(National Common Mobility Card (NCMC) Enabled Card)

One Card • Multiple Uses • Digital Convenience



Uses

-  Shopping at retail stores
-  Restaurants & supermarkets
-  Fuel stations
-  Metro & public transport (where NCMC is accepted)
-  Railway & transit payments (supported locations)
-  Hotels and travel
-  Utility bill payments
-  Online and offline merchant payments (where accepted)

Benefits

-  NCMC-enabled for seamless digital payments.
-  Can be used for shopping at merchant outlets accepting prepaid/NCMC cards.
-  Convenient and secure cashless transactions.
-  Easy wallet loading and spending.
-  Supports contactless "Tap & Pay" where available.
-  Suitable for daily retail and digital payments.
-  **Earn MDR (where applicable and as per program terms). MDR up to 1%**

Note: Applying for Pre-paid is not mandatory



Revenue Distribution :- Prepaid Card Transaction

Self Commission :- 20%

CUG Commission :- 74%

Level	Distributable Commission	Receive recurring income from eligible transactions across your team.
1	7.4%	
2	7.4%	
3	7.4%	
4	7.4%	
5	7.4%	
6	7.4%	
7	7.4%	
8	7.4%	
9	7.4%	
10	7.4%	



Recharge Commission – Instant Benefit

(Recharge Smarter. Save Instantly.)

"Every recharge is a celebration of smart choices. ★ With MobilePe, enjoy an instant 0.5% benefit on **Mobile** and **DTH** recharges — because progress rewards those who act."

Why It Matters

- ✓ Instant savings on every eligible Mobile and DTH recharge
- ✓ No waiting period for benefits
- ✓ Simple, transparent, and easy to understand
- ✓ Encourages regular use of digital services
- ✓ Small savings that add up to meaningful rewards over time

"Why pay more when you can save instantly? Every recharge through MobilePe turns into smart earning."

How It Works

Recharge Value: ₹600



Instant Benefit: 0.5% of ₹600 = ₹3



Amount You Pay: ₹597



Your Instant Saving: ₹3



Merchant Advisor Process, DDO Club, Premium Membership & FSC



Merchant Advisor Process

Why Did MobilePe Introduce the Merchant Advisor Process?

1. Rapid Merchant Expansion

📁 More Merchants = More Transactions

2. Promote Digital India

📱 Digital Payments

→ ☐ Financial Inclusion

→ ☐ Digital India Growth

3. Create Income Opportunities

💰 Earn from:

- Merchant Transactions
- Prepaid Card Transactions
- Generation Income
- Revenue Sharing Programs

4. Build a Strong Merchant Network

👤 Merchant Advisors

↓

📁 Merchants & Service Providers

↓

➡ 📱 Customers

↓

📁 Transactions

"Merchant Advisor ही MobilePe की प्रगति की असली ताकत हैं। वे Merchant जोड़ते हैं, Transactions बढ़ाते हैं, डिजिटल भुगतान को बढ़ावा देते हैं और पूरे MobilePe परिवार के लिए विकास एवं आय के नए अवसर तैयार करते हैं।"

"मर्चेन्ट जुड़ेंगे, लेन-देन बढ़ेगा; लेन-देन बढ़ेगा, तो सबका विकास होगा।"



Merchant Advisor Process

■ How to become Merchant Advisor & Benefits

Process Flow

- ☑ Register as below
- ☑ 💰 Pay ₹1,500 Fee
- ☑ 📁 Register 1 Vendor
- ☑ 📁 Complete 1 Transaction
- ☑ 🏆 ? Become Merchant Advisor

Benefits

- ☑ 💰 Earn on Vendor Transactions & 10-Generation Network
- ☑ 💰 Create a recurring income opportunity by increasing vendor transactions and expanding your network.
- ☑ 💰 Virtual Pre-paid Card to new Users becoming Advisor

"One Vendor. One Transaction. A New Income Opportunity Begins."

"Register. Activate. Transact. Qualify. Earn."



Merchant Advisor Process

■ Generation Income

Level	Distribution	Team	Total Team	Income
Level 1/ Rs.1500	450	10	10	4500
Level 2	40	10	100	4000
Level 3	35	5	500	17,500
Level 4	25	5	2500	62,500
Level 5	20	5	12500	2,50,000
Level 6	15	5	62500	9,37,500
Level 7	15	5	312500	46,87,500
Level 8	15	3	937500	1,40,62,500
Level 9	15	3	2812500	4,21,87,500
Level 10	15	3	8437500	12,65,62,500

TOTAL EARNING = 18,87,76,000

"Help people become Merchant Advisors, build a strong network, and create long-term generation income."

"More Merchant Advisors → Stronger Network → Greater Generation Income"



Merchant Performance Linked Club (MPLC)

Qualification Criteria

To qualify for the **MPLC Incentive Club**, a Merchant Advisor must have:

✓ **10 Direct Referrals (Merchant Advisors)**

- The company contributes **₹100 per month for every Active Merchant Advisor**.
 - These contributions are accumulated into the **MPLC Incentive Club Pool**.
 - The total pool is then **equally distributed among all qualified MPLC members**.
- ✓ Each Qualified MPLC Member receives **₹360 per Merchant** subject to maximum **₹3600 only**

"Lead a Team. Join the Club. Share the Success."



Shoppe Club

Qualification Criteria

To qualify for the **Shoppe Club**, a Merchant Advisor must have:

- ✓ **10 Direct Referrals (Merchant Advisors)**
- ✓ **20 Second-Generation Merchant Advisors**

- The company contributes **₹92 per month for every Active Merchant Advisor**.
- These contributions are accumulated into the **Shoppe Club Pool**.
- The total pool is then **equally distributed among all qualified Shoppe Club members**.

Shoppe Club Pool Example:-

5,000 qualifiers × ₹92 = ₹4,60,000

If there are **100 Qualified Shoppe Club Members**:

₹4,60,000 ÷ 100 = ₹4,600

- ✓ **Each Qualified Shoppe Club Member receives ₹4,600**

Note:- One Active Merchant Advisor required to receive amount from Shoppe Club



DDO Club

Qualification Criteria:-

Become eligible for the **DDO (District Development Officer) Club** by achieving the following milestones **once in your lifetime**:

✓ **10 Direct Merchant Advisors**

AND

✓ **50 Merchant Advisors from your Unlimited-Level Network**

The company contributes **₹23 from every active Merchant Advisor at the national level.**

This contribution is accumulated into the **DDO Club Pool** and is distributed equally among all qualified DDO Club members.

$50,000 \text{ Advisors} \times ₹23 = ₹11,50,000$

If there are **500 Qualified DDO Members**:

$₹11,50,000 \div 500 = ₹2,300$

✓ Each Qualified DDO receives **₹2,300**

Premium Club Introduction

Participation Amount: ₹10,000

You get

📄 The participant receive **10 Company Shares** and enjoys shareholder privileges as per company policies.

Refund Eligibility Target

To qualify for a refund of the participation amount, the Premium Club member must achieve: 🎯 **given Target**

Once this target is achieved, the member becomes eligible for refund processing.

Key Features

- ✓ Special Pool for **10,000 Premium Members**
- ✓ Refunds processed on a **First-Come, First-Served Basis**
- ✓ Transparent and systematic distribution
- ✓ Designed to reward network development and business growth



FSC Introduction Program

The **FSC** is a unique opportunity that combines **business participation, and long-term benefits** within the Company ecosystem.

Key Features

- ✓ Available only for **800 Merchant Advisors**.
- ✓ It is on a **First-Come, First-Served Basis**
- ✓ Transparent and systematic distribution
- ✓ Designed Team development and business growth

The most attractive feature of the FSC Club is that:

- ✓ The member receives Long Term income.
- ✓ More earning Opportunity.
- ✓ Revenue-sharing and other eligible benefits continue.
- ✓ Long-term participation in the Company ecosystem.

"Own FSC. Grow the Network. Secure the Future."



TRANSACTION CLUB

"Every Transaction Creates an Income Opportunity."



Transaction Club Includes:

1. 🏪 Registered Vendors

- Transactions made at vendors registered through Merchant Advisors.
- Every registered merchant strengthens the transaction ecosystem

2. 🛒 Online & Offline Shopping through App

- Purchases made through all online and offline vendors available in the MobilePe application.
- Covers shopping, food, travel, lifestyle, utility payments, and many other services.

3. 💊 Medicine & Wellness

- Transactions related to healthcare, medicines, wellness, nutrition, and personal care products available on the platform

4. 🛡️ Insurance Transactions

- Income generated from insurance-related services and policy transactions processed through the MobilePe platform.

Transactions made at above, is going to fetch commission & same will be added to this Club as per company compensation Plan.



Merchant Advisor Income Illustration

Earn 5% of the Distributable Commission

The more vendors are registered by Merchant Advisor and the more actively customers use the MobilePe-ToPay QR Code at those vendors, the greater the Merchant Advisor's earning potential.

Example

Merchant Advisor has:

- Registered & installed MobilePe-ToPay QR Codes at **100 Shops/Service Providers**
- Each merchant agrees to pass **3% commission** to MobilePe.
- Every shop processes **₹10,000** worth of transactions in one day.

Daily Business Volume

100 Shops × ₹10,000 = ₹10,00,000

Commission Received by MobilePe

3% of ₹10,00,000 = ₹30,000

After GST (18%)

₹30,000 – 18% GST = ₹24,600

Distributable Commission

75% of ₹24,600 = ₹18,450

Merchant Advisor Income

5% of ₹18,450 = ₹922 per day

Monthly Income:-

₹922 per day x 30 days = ₹27,660



DDO Income Illustration

- ❑ **Prepaid / Virtual Card Transaction Commission:** 4% on eligible transactions from unlimited-level network on CUT-OFF basis.
- ❑ **A Dynamic Development Officer (DDO)** earns **2% of the total transaction value** generated by shops/service providers registered through Merchant Advisors in the DDO's unlimited-level network on CUT-OFF basis

Example

Team Performance

Total Shops/Service Providers: **1,000**

Average Daily Transaction per Shop:
₹10,000

Daily Business Volume

1,000 Shops × ₹10,000 = ₹1,00,00,000

Commission Received by MobilePe

3% of ₹1 Crore = ₹3,00,000

After GST (18%)

₹3,00,000 – 18% GST = ₹2,46,000

Distributable Commission

75% of ₹2,46,000 = ₹1,84,500

Merchant Advisor Income

2% of ₹1,84,500 = ₹3,690 per day

Monthly Income:-

₹3,690 per day x 30 days =

₹1,10,700



Premium Club Income Illustration

Earn from the Global Transaction Pool

3% of the Distributable Commission generated from eligible transactions carried out at shops/service providers across the MobilePe network is allocated to the **Premium Club**.

This amount is distributed among **Premium Club Qualifiers**, subject to a **maximum of ₹10,000 per month***.

Example

- **Total Registered Shops/Service Providers & QR Placed (in COMPANY) :**
20,000
- **Commission agreed by each Merchant: 3%**
- **Average Daily Transaction per Shop: ₹10,000**

Important Note

The calculations above are based on the assumptions provided in your example. They illustrate how the pool amounts are derived. Actual payouts to individual Premium members depend on the official MobilePe compensation plan, the number of eligible qualifiers in each pool, transaction volumes, and the applicable terms and conditions.



Premium Club Income Illustration

Earn from the Global Transaction Pool

Premium Club Benefit

- **5% of the Company's turnover** is allocated to the Premium Club.
- The allocated amount is distributed among **all qualified Premium Club members**.
- **Maximum earning per qualified member: ₹10,000 per month.**

Premium Club Qualification Criteria

<u>Level</u>	<u>Requirement</u>
1st Level	10 Merchant Advisors
2nd Level	20 Merchant Advisors
3rd Level	80 Merchant Advisors

Once you Qualify this, you are eligible for both (Refund & Pool Income)



FSC Club Income Illustration

Earn from the Global Transaction Pool

FSC Club – Share in the Global Transaction Pool

10% of the Distributable Commission generated from eligible transactions carried out at shops/service providers across the MobilePe network is allocated to the **FSC Club**.

The FSC Club has **three independent reward pools**, based on qualification criteria.

FSC Club Qualification

📌 5% Club Pool

Qualification:

- Pay the full **₹1,50,000** FSC fee.

Benefit:

- Eligible to receive income from the **5% FSC Club Pool**.

📌 7.5% Club Pool

Qualification:

- Build **100 Merchant Advisors** from your **unlimited-level national team**.

Benefit:

- Eligible to receive income from the **7.5% FSC Club Pool**.

📌 10% Club Pool

Qualification:

- Build **200 Merchant Advisors** from your **unlimited-level national team**.

Benefit:

- Eligible to receive income from the **10% FSC Club Pool**.



Example FSC Club Income Illustration

Company Business

- Registered Shops/Service Providers : **20,000**
- QR Codes Installed : **20,000**
- Merchant Commission : **3%**
- Average Daily Transaction per Shop : **₹10,000**

Step 1 – Total Daily Business

$$20,000 \times ₹10,000 = ₹20,00,00,000$$

Step 2 – Commission Received by MobilePe

$$3\% \text{ of ₹20 Crore} = ₹60,00,000$$

Step 4 – Distributable Commission after GST ₹49,20,000

$$\text{Step 5 – } 75\% \text{ of ₹49,20,000} = ₹36,90,000 \text{ Per Day}$$

Three FSC Reward Pools

FSC Club Summary

<u>Club Pool</u>	<u>Qualification</u>	<u>Daily Pool Amount</u>
5% Club Pool	Full FSC Fee of ₹1,50,000	₹1,84,500
7.5% Club Pool	100 Merchant Advisors	₹2,76,750
10% Club Pool	200 Merchant Advisors	₹3,69,000

Important Note

The calculations above are based on the assumptions provided in your example. They illustrate how the pool amounts are derived. Actual payouts to individual FSC members depend on the official MobilePe compensation plan, the number of eligible qualifiers in each pool, transaction volumes, and the applicable terms and conditions.

EXAMPLE OF FSC MONTHLY INCOME

Club	No. of Qualifiers	Amount in Club Per Day	Each FSC receivable amount monthly
5%	500	₹1,84,500	₹11,070
7.5%	200	₹2,76,750	₹41,512
10%	100	₹3,69,000	₹1,10,700

Important Note

The calculations above are based on the assumptions provided in your example. They illustrate how the pool amounts are derived. Actual payouts to individual FSC members depend on the official MobilePe compensation plan, the number of eligible qualifiers in each pool, transaction volumes, and the applicable terms and conditions.



Generation Commission On Transaction Club

Kirana store, Grocery & Super market, Garment stores, Electronic shops, Medical stores, Jewelry stores, Restaurants, On line/Off line vendors, Vegetable shops, Fruit shops, Utensils shop, Beauty parlor, Nursing home, Doctor clinic, Photo studio, Sweet shop, Confectionary shop, Plumber, Carpenter, Electrician, A C mechanic etc.....

EXAMPLE OF LEVEL COMMISSION

	Referral	Total Team	Trnsaction Amount	Commission Received @3%	75% Distributable Commission	Level Commission	Monthly Income
Level 1	10	10	10000	3000	1845	2.50%	46
Level 2	10	100	10000	30000	18450	2.50%	461
Level 3	2	200	10000	60000	36900	2.50%	923
Level 4	2	400	10000	120000	73800	2.50%	1845
Level 5	2	800	10000	240000	147600	2.50%	3690
Level 6	2	1600	10000	480000	295200	2.50%	7380
Level 7	2	3200	10000	960000	590400	2.50%	14760
Level 8	2	6400	10000	1920000	1180800	2.50%	29520
Level 9	2	12800	10000	3840000	2361600	2.50%	59040
Level 10	2	25600	10000	7680000	4723200	2.50%	118080
		51110					235745

Conversation Between Merchant **Advisor & Merchant**

मोबाईलपे - मर्चेट रजिस्ट्रेशन एक्सप्लेनर वीडियो



1 राजन सिंह (Merchant Advisor): नमस्कार सर! मेरा नाम राजन सिंह है। मैं MobilePe कंपनी में Merchant Advisor हूँ। हमारी कंपनी ने मुझे दुकानदारों और सेवा पदाताओं का Vendor Registration करने तथा उनके यहाँ MobilePe का QR Code लगाने की जिम्मेदारी दी है।



2 दुकानदार: अच्छा... बताइए, इससे मुझे क्या फायदा होगा?



3 राजन सिंह: सर, सबसे पहले एक छोटा-सा सवाल। आपके यहाँ रोज़ लगभग कितने ग्राहक QR Code से पेमेंट करते हैं?



4 दुकानदार: लगभग 50 से 60 ग्राहक।



5 राजन सिंह: बहुत बढ़िया। सर, क्या आप अपने ग्राहकों को कभी-कभी डिस्काउंट भी देते हैं?



6 दुकानदार: हाँ, कभी 5%, कभी 10% तक दे देते हैं।



7 राजन सिंह: और क्या ये सभी ग्राहक हमेशा आपके पास ही आते हैं?



8 दुकानदार: नहीं, कुछ तो दोबारा आते हैं, लेकिन ज्यादातर कहीं भी खरीदारी कर लेते हैं।



9 राजन सिंह: यही बचसे बड़ा अंतर है, सर। हमारी कंपनी PhonePe, Google Pay और Paytm की तरह ही एक डिजिटल पेमेंट प्लेटफॉर्म है और RBI के नियमों के अनुसार काम करती है।



10 हमारे सिस्टम में एक ऐसी विशेष व्यवस्था है जिससे आपके ग्राहक स्थायी (Permanent) ग्राहक बन सकते हैं और हमारी अन्य सेवाओं से आपको भी लाभ या कमीशन मिल सकता है। क्या आपके पास 10 मिनट हैं? मैं पूरा सिस्टम समझा सकता हूँ।



11 दुकानदार: जी, बताइए।



12 राजन सिंह: आपकी दुकान पर MobilePe का QR Code लगाएंगे। ग्राहक स्कैन करके पेमेंट करेगा और राशि तुरंत आपके Vendor Wallet में आ जाएगी।



13 राजन सिंह: इसके लिए आपको केवल MobilePe ऐप डाउनलोड करके Vendor के रूप में रजिस्टर करना होगा।



14 दुकानदार: क्या इसके लिए मुझे कोई फीस देनी होगी?



15 राजन सिंह: बिल्कुल नहीं सर। Vendor Registration और QR Code पूरी तरह नि:शुल्क हैं। बस आप जो डिस्काउंट आज अपने ग्राहकों को देते हैं, वही लाभ हमारे सिस्टम के माध्यम से उपलब्ध कराइए।



16 दुकानदार: वो कैसे?

मोबाइलपे - मर्चेट रजिस्ट्रेशन एक्सप्लेनर वीडियो (भाग 2)



राजन सिंह:
सबसे पहले आप जो डिस्काउंट ग्राहक को देते हैं, वह डिस्काउंट राशि आप हमारी कंपनी को दीजिए। ग्राहक को डिस्काउंट कमीशन हमारी कंपनी देगी।



राजन सिंह:
मान लीजिए किसी ग्राहक ने आपकी दुकान पर ₹1000 की खरीदारी की।



राजन सिंह:
जैसे ही वह MobilePe QR से पेमेंट करेगा, उसका पेमेंट सफल हो जाएगा।



राजन सिंह:
उसे एक संदेश मिलेगा कि उसे इस खरीदारी पर कमीशन या रिवॉर्ड प्राप्त हुआ है।



राजन सिंह:
उस संदेश के साथ एक लिंक भी जाएगा, जो आपकी दुकान से जुड़ा होगा।



राजन सिंह:
यदि वह ग्राहक उस लिंक से MobilePe ऐप डाउनलोड करके रजिस्टर करता है, तो;



राजन सिंह:
वह ग्राहक आपके MobilePe नेटवर्क में आपके Direct Customer के रूप में जुड़ जाएगा।



राजन सिंह:
हमारी कंपनी में कई प्रकार की डिजिटल सेवाएँ उपलब्ध हैं।



राजन सिंह:
भविष्य में यदि वह उन सेवाओं का उपयोग करता है, तो कंपनी की योजना के अनुसार आपको भी उसका लाभ या कमीशन मिल सकता है।



राजन सिंह:
यानी आपका ग्राहक सिर्फ एक बार खरीदारी करने वाला ग्राहक नहीं रहेगा, बल्कि लंबे समय तक आपके साथ जुड़ा रह सकता है।



दुकानदार:
वाह! यह तो बहुत अच्छी बात है। लेकिन मेरी राशि!!



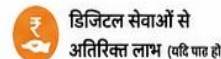
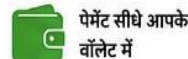
राजन सिंह:
जी सर! आपकी राशि जो भी कमीशन आप तय करेंगे, वो कट कर आपके वॉलेट में आ जाएगी।



राजन सिंह:
तो क्या मैं अभी आपका Vendor Registration कर दूँ? इसमें केवल कुछ मिनट लगेंगे और QR Code भी जारी कर दिया जाएगा।



दुकानदार:
हाँ, बिल्कुल! मेरा Registration कर दीजिए।



MobilePe के साथ बढ़ेगा आपका व्यापार, मिलेगा डिजिटल संसार!



Thank You

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