



Secure Payments



Welcome to the World of MobilePe

Empowering Digital Payments. Enriching Lives.



Growth & Opportunities

MobilePe Services

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

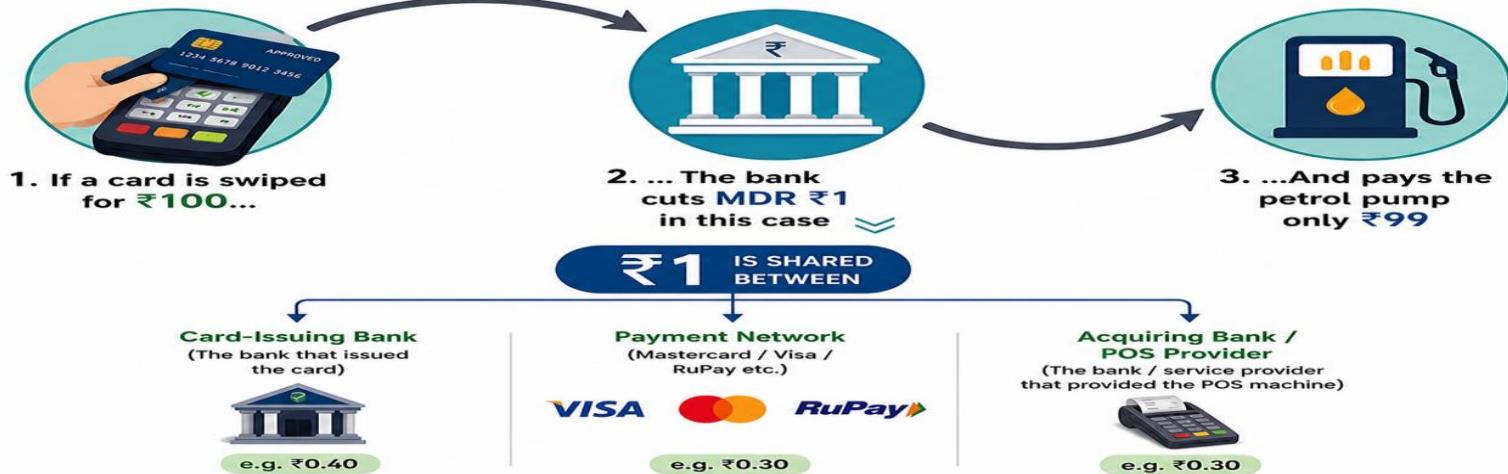
Connect • Transact • Learn • Grow • Create Opportunities



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.





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)

Revenue Sharing Through Merchant Transactions

MobilePe earns **Merchant Discount Rate (MDR)** or other transaction-related revenue wherever applicable

- **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.

Note: Applying for Pre-paid Card 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

■ How to become Merchant Advisor & Benefits

Process Flow

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

Benefit

- ☑ 🏆 Earn on Vendor Transactions up to 5-Generation Network

Benefit

- ☑ 🏆 Refer 5 Direct Merchant Advisor & Earn on 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**.

"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**.

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.

Premium Club Introduction

Participation Amount: ₹10,000

 **Benefits:** 10 Company Shares with shareholder privileges as per company policy.

 **Refund Eligibility:** Achieve the prescribed target to become eligible for refund processing.

Key Features

-  Special Pool: **10,000 Members**
-  Refunds on **First-Come, First-Served Basis**
-  Transparent & systematic distribution
-  Encourages network development & business growth



FSC Introduction Program

FSC offers **business participation with long-term earning opportunities** within the Company ecosystem.

Key Features

-  **Limited to 800 Merchant Advisors**
-  **First-Come, First-Served**
-  **Transparent & systematic distribution**
-  **Supports Team Development & Business Growth**
-  **Long-Term Income & Earning Opportunities**
-  **Continued Revenue-Sharing & Eligible Benefits**

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



TRANSACTION CLUB

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.

Distributable Commission

75% of ₹24,600 = ₹18,450

Merchant Advisor Income

5% of ₹18,450 = ₹922 per 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

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

💰 Global Transaction Pool

5% of the Distributable Commission from eligible transactions across the MobilePe network is allocated to the Premium Club pool.

🏢 Illustrative Example

- **Shops/Service Providers with QR:** 20,000
- **Merchant Commission:** 3%
- **Average Daily Transaction/Shop:** ₹10,000
- **Premium Club Allocation:** As per the applicable compensation plan
- **Maximum earning per qualified member:** ₹10,000/month*

🎯 Premium Club Qualification

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

★ **On Qualification, Eligible for both:**

- 🎯 **Participation Amount Refund** — subject to applicable target & terms
- 💰 **Premium Club Pool Income** — subject to pool availability and eligibility

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.



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 in Company : **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>Amount Per day</u>	<u>No. of Qualifiers</u>	<u>FSC Receivable Amount</u>	<u>Total Per Person Per day</u>	<u>Monthly Commission</u>
5% Club Pool	₹1,84,500	500	₹369	₹369	₹11,070
7.5% Club Pool	₹92,250	200	₹461 + ₹369	₹830	₹24,900
10% Club Pool	₹92,250	100	₹923 + ₹369 + ₹461	₹1753	₹52,590

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



Thank You

**The Future of Digital Payments Begins
One App • One Ecosystem**