AddWallet FAQ's v2.15.13(1)
Presented by the "MFS Powerline Team"

This information can help you understand the AddWallet service & opportunity!

1. CORPORATE:

1. What is the name of your corporation?
Cartera Internacional, DBA AddWallet.

2. Where are you incorporated?
The South American country of Ecuador.

3. Where is your office located?
Our Guayaquil, Ecuador office address will be released soon.

4. Do you have a legal team retained?
Yes, in Quito, Ecuador. Details will be available at launch.

5. What are the names and titles of your officers?
Luis Cordero - CEO
Brandon Bradshaw - VP of Marketing
Lee Stevens - COO
Dr. Logan Chamberlain - CFO

FAQ SECTIONS:

1. CORPORATE
2. REGISTRATION
3. REVENUE SHARE
4. COMPENSATION PLAN
5. GENERAL
6. MARKETING
7. BACK-OFFICE

ABBREVIATIONS

1. RPP = Retail Profit Pool
2. AU = Ad Unit
3. AC = Ad Credit
4. AGB = AddGroup Bonus
5. ARB = AW Retail Bonus
6. TBD = To Be Determined

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6. What are the biographies of the officers of your corporation?
Corporate biographies will be available on corporate site at time of official launch date.

7. What is the experience of your management team?
Collectively, we have over 15 years of online marketing experience. We also own 9 websites that are currently profitable, and have experienced sales in the millions of dollars.

8. How does a Promoter contact customer support?
Promoters have to register a free Promoter account at their Sponsor's link. Then they can log into their back office and click the "Help Desk" link on the "Home" page (right above the "Cash Out" button). Their questions, queries or suggestions will be answered within 24-hours.

2. REGISTRATION

9. How does a prospect create a free Promoter account?
Go to their Sponsor's (addwallet.net) link, click the "Join Now" tab at the top of the page, then complete the registration form. The prospect must be sure to see if the "Sponsor Username" box is filled with their Sponsor's username. If it is blank, they must revisit their Sponsor's website again. Once they've completed all fields, they can click the "Join AddWallet" button.

10. Where does a Promoter access their back-office?
http://members.addwallet.com/

11. What are the initial steps should a Promoter take after registering?
First, they need to click the "Account Profile" button, found on the bottom of the "Home" page, or copy & paste the following link in their browser once logged in:

http://members.addwallet.com/update_pf.aspx

Next, they need to fund their eWallet so that they can purchase Advertising Units (AU's) that will start to get traffic to their website URL (link) almost immediately, as well as pre-qualify them to share in the net daily revenue of the company. To do this, simply click the "+/- Cash" tab found at the top right of the "Home" page. They will automatically be taken to the "Load Money into Your eWallet" page. They will then see the words "Load Account" above some instructions. Beneath that, they will see 2 third-party payment option buttons: Payza and STP. If they would like to use their credit card, then we suggest Payza, as the process is fast, simple, and will allow them to purchase up to $500 per month when they open a free "Personal" account, even before verifying their (Payza) account. If they do not have a free Payza or SolidTrustPay (STP) account, just click links over their names to open their free account. To fund their eWallet via Payza, they must log into their account and send (whole dollar) payment to: CarteraInternacional@mail.com. For STP funding, just click the STP button for an automatic payment. **Promoters must also include their AW username & ID# in "Note" box section of Payza or STP!**

Once a Promoter has chosen their payment funding option (by clicking the correlating button), they must then enter the amount they are funding their eWallet with in the "Amount" box. Currency is USD only. There is no need to enter the "$" sign in the box, and must only use whole USD dollars, i.e. for $20.98, they would simply enter "21" in the "Amount" box. Then click the "Next" button. AU purchases occur instantly in the system. After they click the "Next" button, they will be redirected back to the SAME "Load Money Into Your eWallet "page, which is also the "Step #1: Account Load" page, but this is normal. Within 24-hours or less, their eWallet will be funded in the full amount. Promoters can check their eWallet hourly.

Once their eWallet has been funded, they will then need to click the red "Upgrade Now" link (at the top right of the page), or the "+/- Cash" tab, which will take them to the "Load Money Into Your eWallet" page again. However, this time they will click the "Step #2: Upgrade and Purchase" link right underneath the "Load Money Into their eWallet" text. They will then be taken to the "Purchase AD Unit Packages" page, and will then see the words "Purchase Packages" above some instructions. Beneath that, they will see 2 purchase option buttons: "Monthly Subscriptions" and "Purchase AD Credits." By default, they will be on the "Monthly Subscriptions" button page.

From there, a Promoter can select their subscription level. If they start at Silver or Gold, they can always upgrade to Diamond later. But keep in mind, the system can only accommodate a full upgrade, i.e. if they start at the Gold subscription level and later decide to upgrade to Diamond, they would have spent $50 plus $99 ($149 total). Whereas, had they started as a Diamond, they would have saved $50 that could have been used to purchase more AU's.

Lastly, they will need to purchase Ad Units (AU's). On same "Purchase AD Unit Packages" page, click the "Purchase Ad Credits" button and place their AU order of $1 to $10,000, i.e. to order $10,000, they would enter "2" in the "Quantity" field, select $5,000 from the drop-down box, then simply click the "Purchase" button. AU purchases occur instantly in the system.

3. REVENUE SHARE

12. What is the RPP?
The RPP is the "Retail Profit Pool," a bonus that pays daily "revenue share" to all qualified & active Promoters, based on the net daily profits of the company. Not only can they qualify for the RPP based on the AU's they purchased, and by viewing 7 ads per day, but they will also earn up to 10% of the RPP of their 1st generation (direct) referrals, and 5% of the RPP of their 2nd generation referrals every single day!

13. What percentage of the daily net profits are share in the RPP?
Up to 60% of the net daily profits are shared equally with all qualified Promoters via the RPP. However, on 2/11/13 it was announced that Diamond Promoters would earn 0.5% more daily!

14. How does a Promoter qualify for the RPP daily revenue share?
Simply view 7 (website) ads per day. They can do this by simply logging into their back office at: http://members.addwallet.com. Then click the "Traffic" tab at the top right of the "Home" page. Then click the "View Biz Ads" button (which will most likely be "blue" the first time they see it, as they would not be qualified for daily revenue share until they view the 7 ads). After clicking the "View Biz Ads" button, a new window will open that will have a frame at top, which will show a "20-second countdown timer" on the top right side. When the timer reaches "0.0" (in seconds and milliseconds), a light gray button will appear that reads "View Next Ad." Simply click that button another 6 times minimums. If they are unsure about whether or not they have viewed the minimum 7 ads. On the same page, in the center of the top frame, they will see a line of text that reads "You have viewed XX ads today." The XX can represent any number. As long as it's "7" minimum, they are fine. When done, simply close that window and return to their "Traffic" page. They'll now see that the "View Biz Ads" button is green in color.

15. How does a Promoter know when their 24-hours are up to view the 7 ads again?
They can do this by simply logging into their back office at: http://members.addwallet.com. Then click the "Earnings" tab at the top center of the "Home" page. This will open their "Retail Profit Pool History" page.

16. What is the daily cut-off time to view the 7 ads?
It is 24-hours from the time they last viewed the 7 ads. This is confirmed by clicking the "Earnings" tab, where they will see (if they're qualified) a "green" table that reads: "You Are Qualified For Cash Rewards for the next – XX hours, XX minutes, XX seconds;" or (if you're not qualified) a "magenta" table that reads: "You Are Currently Not Qualified For Cash Rewards." (Note that the term "Cash Rewards" means "Revenue Share.")

17. What does revenue share pay on a Promoter's AU balance and how often?
Revenue share can vary up to 2% per day, for 120 days, with an automatic 100% repurchase feature that can increase earnings potential. Diamond Promoters earn up to 0.5% more!

18. What happens after a Promoter's AU's earn revenue share for 120 days?
Their original AU purchase amount will expire, and their AU account balance afterwards will be a higher amount. For example, if their original AU purchase was for $100, and their AU balance averaged a growth rate of 1.4% daily for 120 days, their new AU balance, upon expiration, would be $327.38 (if they left the repurchase option on 100%). Of course, there is NO GUARANTEE of RPP earnings, and the above income example is just that…an example!

19. What is the difference between an Ad Unit and Ad Credit?
They are one of the same. An AU is what a Promoter purchases. An AC is what it becomes.

4. COMPENSATION PLAN

20. Is it true that Promoters can only withdraw 75% of their earnings?
This (75%) rule only applies to their daily RPP earnings, thereby allowing 25% of their daily RPP earnings to continue to grow in value. They can request 100% of all other commissions.

21. When are commissions paid?
RPP and AddWallet Retail Bonus commissions are paid daily. AddTree and AddGroup Bonuses are paid weekly (every Monday). All other bonuses are paid monthly.

22. What methods of payment are used to pay commissions?
Payza and SolidTrustPay.

23. What are the different Promoter ranks, monthly subscriptions and PV?
Promoter = $0 per month (0 PV)
Silver Promoter = $10 per month (10 PV)
Gold Promoter = $50 per month (50 PV)
Diamond Promoter = $99 per month (100 PV)
Diamond Elite = $TBD (TBD PV)
Presidential = $TBD (TBD PV)
Elite = $TBD (TBD PV)

24. What are the different ways to earn income?
There are presently 4 ways to earn income as follows:

(1) 2x15 Forced Matrix (AddTree) (2x10 Forced Matrix for Silver Promoters);
(2) AddGroup Bonus pays 20% per directly sponsored Promoter's subscription fee, per month (based on subscription level);
(3) AddWallet Retail Bonus pays 7-10% Level 1 and 5% Level 2 (Silver Promoters only earn on Level 1);
(4) Retail Profit Pool (RPP) pays up to 2% per day for 120 consecutive days (based on AU balance).

Bonuses for higher ranking Promoters are to be determined during official launch.

25. What are the income requirements and restrictions?
A Promoter's subscription level and rank will determine their income potential. Until the official launch date is announced, the requirement for all active Promoters to earn daily income from the RPP is to view 7 (website) ads for 20 seconds each, every day. There are currently no other requirements to earn income in the other parts of the compensation plan. However, Silver Promoters are limited to earning matrix income via a 2x10 forced matrix, at $0.30 per Promoter within that matrix, no matter their subscription level or rank.

26. Is sponsoring required to earn commissions?
In the 2x15 forced matrix, there is no sponsoring required to earn weekly commissions. There is no sponsoring required to share in the daily RPP. The AGB & DIB does require sponsoring.

27. Is there compression with the (AddTree) 2x15 forced matrix?
Yes, the 2x15 forced matrix fully compresses every week on Monday.

28. What is the (AddTree Bonus) income potential of the 2x15 forced matrix?
For Silver Promoters, it is up to $613.80 per month (limited to a 2x10 forced matrix). Silver Promoters earn $0.30 for all Silver, Gold and Diamond Promoters in their 2x10 forced matrix.

For Gold Promoters, it is up to $21,159.60 to $70,532.00 per month. Gold Promoters earn $0.30 for all Silver Promoters and $1.00 for all Gold Promoters in their 2x15 forced matrix.

For Diamond Promoters, it is up to $21,159.60 to $141,064.00 per month. Diamond Promoters earn $0.30 for all Silver Promoters, $1.00 for all Gold Promoters and $2.00 for all Diamond Promoters in their 2x15 forced matrix.

29. What is the difference between an active or qualified Promoter?
An active Promoter is a Promoter with an active, paid, monthly subscription. A qualified Promoter is a Promoter that met the income requirements, i.e. viewed 7 ads to qualify for the daily RPP.

30. Can a free Promoter earn commissions?
No. A free Promoter can simply secure a username, ID# and spot in the 2x15 forced matrix. When they are ready to upgrade for as little as $10 per month (as a Silver Promoter)

31. What is included with the monthly Promoter subscription?
Silver = the ability to add 1 URL link to the ad rotator;
Gold = the ability to add 2 URL links to the ad rotator;
Diamond = the ability to add 3 URL links to the ad rotator.

Each link will be rotated throughout the entire database, which currently has over 36,000 Promoters (as of February 15, 2013). Before the official launch date, all subscriptions will include guaranteed minimum page views and other bonuses.

32. How can a Promoter break-even on their monthly subscription fee?
There are a number of ways to accomplish this goal. The easiest would be to directly sponsor at least 5 Promoters at the same or higher subscription (rank) level. Another way would be to purchase enough AU's that will earn enough RPP income to cover the monthly subscription fee, i.e. a Diamond that purchases 1,000 AU's earning 1.2% daily is $12 per day x 9 days = $108 (enough to cover their Diamond monthly subscription of $99). Of course, in the matrix, a Diamond would need 50 Diamond Promoters or 100 Gold Promoters or 330 Silver Promoters anywhere in their 2x15 forced matrix to earn enough to cover their monthly subscription fee.

33. Is there a limit to how many AU's a Promoter can purchase based on rank?
Not at the moment, but that may change during official launch. For the time being, any Promoter can purchase 1-10,000 AU's at $1.00 USD each.

34. What are the various Promoter subscription levels and ranks?
Silver: $10 per month (10 PV); Gold: $50 per month (50 PV); Diamond: $99 per month (100 PV); Diamond Elite; Presidential; Elite (Subscription, PV and requirements to be determined).

5. GENERAL

35. Which countries are Promoters not allowed to join from?
For now, Promoters from countries that either Payza or STP are accepted in are permitted.

36. Are there any age restrictions to participate as a Promoter?
In most countries, the minimum legal age is 18. However, whatever the legal minimum age to conduct business in the accepted list of countries that the Promoter resides in is permitted.

37. Can multiple Promoters sign up from the same IP address?
Yes and no. "Yes" if the Promoter sponsoring the other Promoters do not violate our anti-stacking policy, i.e. if a Promoter is hosting a "home party" and invites several prospects that decide to join that same day from the host Promoter's home computer, notebook, tablet or laptop. And "No" if the sponsoring Promoter intends to sign-up more than 2 Promoters (including sponsoring Promoter) residing in their home, from their home computer, notebook, tablet or laptop (which violates our anti-stacking policy).

38. How can Promoters pay for their subscription?
Payza, SolidTrustPay or eWallet balance.

39. How can Promoters purchase Ad Units?
Payza, SolidTrustPay or eWallet balance.

40. What is your stacking policy?
Stacking is absolutely not allowed! However, there is a 2-person maximum per household sponsoring policy. This can be 2 spouses, family members, roommates, etc., living in the same household. Our anti-stacking policy also applies to any business entity or corporation sponsored by a Promoter (whether it is registered in the same household or not). If a Promoter is an officer of more than one business entity or corporation, and sponsors those entities in a stacking fashion to intentionally cause their Sponsor to lose out on the AddWallet Retail Bonus, said Promoter will be found to be in violation of our anti-stacking policy, and will risk termination and forfeiture of any pending or current commissions due. We taking our anti-stacking policy very seriously, which means any allegations will be thoroughly investigated and handled accordingly.

41. Who is "Stephen Cormier" that appears on the manual Payza account?
He is a Canadian CPA that is a part of our team.

42. Is it true you will be adding a penny auction opportunity soon?
The penny auction will be available during "Phase 2" of our opportunity (after official launch).

6. MARKETING

43. What marketing materials are provided to Promoters?
Currently, all Promoters get a free replicated website URL to help with sponsoring (optional). Their URL will look like this: www.addwallet.net/?id=powerline (replace "powerline" with your username). It can be found near the top of the home page in the back-office, next to: "Welcome (username) – Your advertising URL is:" Banners and other tools are coming soon.

44. Are Promoters allowed to use your logo or corporate name in a domain name?
Yes, but they must first submit to us for approval, how they intend to market with our logo or domain name variation, i.e. for business cards, etc.

45. Do you send email updates to Promoters?
Yes. You will receive emails from support@addwallet.net. Whitelist to avoid spam filters.

46. Do you send Promoters and email whenever they have sponsored a new Promoter?
Not at the moment. However, this feature will be available soon.

47. Are Promoters allowed to create their own marketing material?
Before they market their material, they must first submit it to us for approval.

48. Are Promoters allowed to hold meetings in public places like hotels?
Yes. However, we require that they first submit any marketing materials they intend to use.

49. Do you provide live & recorded conference calls and/or webinars?
Yes. Live conference calls are held every Monday & Thursday at 9:00 PM EST. The conference line is: 530-881-1400 code: 810132#. The play-back number is: 530-881-1499 code: 810132#.

50. Do you record your live conference calls and/or webinars?
Yes. Promoters will receive a link to the recording within 24 hours.

51. Who usually host the live conference calls and/or webinars?
Different team leaders volunteer to host the calls. And sometimes, there will be special guest speakers, such as the CEO, COO or VP of Marketing.

52. What is the best internet browser to view your website?
The preferred internet browser to view our website is the latest version of Internet Explorer.

53. What are the advantages of joining the MFS Powerline Team?
The MFS Powerline Team is an independent Promoter, powered by McNeill Financial Services, that is one of many great teams within AddWallet. However, they will be providing new Promoters with many exclusive tools, such as a team PowerPoint, Retail calculator spreadsheet, lead capture pages, recorded sizzle message, free mlm leads, and more!

7. BACK-OFFICE

54. How does a Promoter view their entire matrix downline?
In the back-office, click the "Sales Team" tab. By default, a Promoter will see their "My Matrix" page. They can then locate specific Promoters by Username or ID# by entering either information into the box next to "Search Matrix by:," then press the "Search" button.

55. How does a Promoter withdraw cash?
Click the "+/-CASH" tab, then the "Withdraw" link, and enter withdrawal amount into the "Amount $:" box. Withdrawals will be completed with the processor the Promoter used to deposit their money within the system. Withdrawal requests are NOT processed in real time. These requests are collated and processed end of business every Friday. Inactive, Suspended or Deleted Members are not able to make withdrawals.

56. Is there a way for a Promoter to contact their personally sponsored Promoters?
Yes. When they click the "Downline" link and the "Show only personals" link, it will reveal their email addresses and phone numbers. An internal email system will be available soon.

57. How does a Promoter add their link(s) to the ad rotator?
In the back-office, click the "Traffic" tab, then next to either URL #1, URL #2, or URL #3, a Promoter must enter their URL, starting with either "http://" or "https://". They must check spelling before submitting, then click submit button. Within 24 hours, when they log in again, they can check to see if the status has been changed to "Approved" or "Not Approved."

58. How does a Promoter view their personally sponsored Promoters?
In the back-office, click the "Sales Team" tab. Then click the "Downline" link and the "Show only personals" link (found under the "DOWNLINE GENEALOGY THROUGH 15 PAY LEVELS" section).

59. How does a Promoter view their pending weekly commissions for following week?
In the back-office, click the "Sales Team" tab, then click the "This Week's Current Pending Matrix Commissions [$]" link, located above the "COLOR CODING LEGEND" section.

60. How does a Promoter track a transaction, such as AU purchases, withdrawals, etc.?
In the back-office, click the "Reports" tab. All "Transaction History" records are tracked in real time, via time and date stamp.

61. Can Promoters transfer balances to other Promoters eWallet-to-eWallet?
Yes. This can be accomplished by utilizing the "Internal eWallet" system, which is available by clicking the "+/-CASH" tab, then the "Transfer Money" link, and completing the blank fields next to the receiving Promoter's "Transfer Amount $:" to (receiving Promoter's) "Username" box, and clicking the green "Transfer Funds" button. Promoters must be certain of whom funds are sent to, as transfers are not reversible, so verifying the username of the recipient is a must. Promoters can confirm whether or not the funds have been sent to recipient by clicking the "View Transactions" button, beneath the "Transfer Funds" button, which will take you to the "Reports" page.

62. If a Promoter transfer funds from their eWallet to a Promoter they sponsored for the purpose of upgrading, when the new Promoter upgrades and buys AU's, does the referring Promoter earn commissions on the upgrade and AU purchase?
Absolutely yes! Because once the Promoter has earned the commission(s), whatever they choose to do with it is at their discretion, even if they choose to "pay-it-forward" to others.

63. Can a Promoter use their Payza or STP account to fund another Promoter's account?
Yes. But when it is time to withdraw, the assisted Promoter must have their own Payza and STP account on file (in their profile).

64. On the Reports "Transaction History" page, what are the abbreviations?
ALL = All Records
SUBS = Subscription Level
PROD = Product (Ad Units ordered)
COMM = Commission Payment
WITH = Withdrawal (i.e. Cash to Payment Processor or Cash to eWallet)
CRED = Credit (i.e. when eWallet is funded)

65. How does a Promoter learn of the latest news?
Firstly, when a new Promoter joins the AddWallet business, their email address is entered into the system, at which point, they will get occasional emails from us with conference call updates, etc. If a Promoter does not start receiving emails from support@addwallet.net, they must go to their back-office, click the "Accounts PROFILE" button (on the bottom of the home page), confirm if the email address on file is correct, and click the "Update" button. If the email address on file is not correct, they can click the "Help Desk" link above the "Change Profile" box, and inform admin to change their email address to a correct one. Otherwise, to get the latest news, they can click the "News" link at the top of the "Home" page.

66. How does a Promoter change their username?
From the near top of the "Home" page of their back-office, click the "Change Username" link, then enter the desired username. If it is available, the system will accept it. If not, they will have to keep choosing a new one until it is accepted by the system.

67. How does a Promoter change their password?
From the near top of the "Home" page of their back-office, click the "Change Password" link, then enter current password, and new password twice, and click the "Save" button. Promoters are not allowed to use previously used passwords.

68. How does a Promoter locate a lost password?
From the login page (http://members.addwallet.com), they must enter their username and click the "Forgot your password?" link, located underneath the "PASSWORD" box.

69. Where can the official terms and conditions of joining be found?
http://members.addwallet.com/terms.aspx

70. Where can the official compensation plan explanation be found?
From the Promoter's main URL, click the "Income" tab.

71. How can a Promoter send a prospect directly to their sign-up page link?
They can send their prospects to: http://members.addwallet.com/enroll.aspx?id=10120, and replace (ID#) "10120" with their ID# (not username).

72. Where can additional FAQ's be found?
From the Promoter's main URL, click the "FAQ's" tab.

73. How can a Promoter downgrade?
For the time being, they must contact admin by clicking the "Help Desk" link near the top of the "Home" page (right above the "Cash Out" button). They must include their username or ID#, and the level they wish to downgrade to. All requests are usually processed within 24-hours.

74. Will U.S. citizens receive a 1099 form?
Because Cartera Internacional is an Ecuadorian registered corporation, they are not required to collect form W-9 from independent contractors (Promoters) that have earned at least $600 gross for the year, thereby, being required to send them form 1099-MISC. The short answer is "no," as all Promoters will be responsible for their own tax reporting. U.S. citizens can download new proposed form 1099-MISC changes for 2013 here: www.irs.gov/pub/irs-dft/i1099msc--dft.pdf.