

# UNIPAY COMPENSATION PLAN



## UNIPAY DIGITAL PRIVATE LIMITED

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# UNIPAY

## COMPENSATION PLAN

This is a business opportunity that allows you to setup your own business to market and sell products by creating and training a team to future your reach. Incentives are paid on the sales of products. Let's understand how you earn while you grow your business.

Anybody who wants to start an independent business can become an Independent Distributor in Unipay Digital Private Limited. To become an Independent Distributor, one has to register himself / herself as a customer with the company by filling a simple registration form free of cost and purchase products for personal use.

Once being a customer, he / she is satisfied with the quality of products, he / she may refer these products to prospect customers and earn financial benefits in the form of incentives and rewards. To earn these incentives and rewards, customer has to become an Independent Distributor by accepting the contract and has to abide by the terms & conditions of Unipay Digital Private Limited.





# TYPES OF INCENTIVES

1. Sales Retail Profit
2. Business Building Bonus
3. Team Organization Bonus
4. Sponsor Supportive Bonus
5. Team Royalty Bonus
6. Company Royalty Bonus
7. Self-Repurchase Bonus
8. Direct Referral Bonus
9. Team Active Bonus
10. Leadership Bonus
11. Travel Bonus
12. Car Bonus
13. House Bonus
14. Rewards

## SALES RETAIL PROFIT

Independent Distributors purchase products from company's allocated centre at Distributor price (DP) and sales products to the consumers at Maximum Retail Price (MRP). The difference between MRP and DP is the sales retail profit for an Independent Distributor. At present the sales retail profit is upto 30%.

**For Example:** Every product in the Unipay portfolio has a MRP & Distributor Price (DP). If a product has a MRP of Rs. 1500/- , Independent Distributors in Unipay can purchase the same product on DP which is Rs. 1050/- and may resell the same product on MRP and earn Rs. 450/- (i.e 30% profit) on reselling the product. Sales Retail Profit may vary from product to product.

MRP	DP	Sales Retail Profit
₹1500	₹1050	= ₹450
		30% profit

### NOTES

- DP is referred as Distributor Price
- MRP is referred as Maximum Retail Price.
- Sales Retail Profit is not calculated and paid by the company.
- Company reserves the right to further give discount on any product below DP.



## BUSINESS BUILDING BONUS

Unipay pays Business Building Bonus to its Independent Distributors on every product purchase in the form of Level Income. This is the simplest form of compensation to compensate Independent Distributors on the business generated in different levels in their team. When an Independent Distributor introduces a customer directly and such customer buys a Product and becomes Independent Distributor of Unipay and he / she too further introduces other customers / Independent Distributors, it makes a group. Sale of each product in a group generates special points called Active Points (AP) for all Independent Distributors in the upward network. Independent Distributors are compensated with 45% of AP generated and distributed in 10 levels under his / her team as mentioned in the below table:



LEVEL	INCOME SLAB	MINIMUM TEAMS REQUIRED
1st	20%	1
2nd	5%	1
3rd	3%	2
4th	2.5%	2
5th	2.5%	3
6th	2.5%	3
7th	2.5%	4
8th	2%	4
9th	2%	5
10th	3%	5

**For Example:**

You have accumulated below mentioned business from different levels under your personal enrolled team:

Level 1 – 5000 AP

Level 2 – 7500 AP

Level 3 – 12500 AP

Then, Business Building Bonus for you will be calculated as mentioned below:

Incentive from Level 1 = 5000 x 20% = 1000 AP

Incentive from Level 2 = 7500 x 5% = 375 AP

Incentive from Level 3 = 12500 x 3% = 375 AP

**Total AP accumulated by you = 1000 + 375 + 375 = 1750 AP**

**Value of 1 AP = Rs. 20/-**

**Value of 1750 AP = 1750 x 20 = Rs. 35000/-**

**NOTES**

- Business Building Bonus is calculated daily and paid on monthly basis.
- **Closing Period:** Business Building Bonus is calculated on the Business done between 00:00:00 am to 23:59:59 pm every day.
- **Payout Period:** Business Building Bonus is paid after 30 days of each closing day.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Business Building Bonus.

## TEAM ORGANIZATION BONUS

Team Organization Bonus is the main pillar of Unipay Compensation Plan which encourages its Independent Distributors to promote more and more Unipay products and business opportunity. Unipay allocates a fund of 25% of total Active Points turnover of the company generated in a day as Team Organization Bonus pool. This bonus is computed on the basis of Team Organization Bonus points (TOBP) earned by an Independent Distributor in a particular day. 1 TOBP is earned when the Independent Distributor is able to match Business of 50 AP in his / her Highest Business Organization & 2nd Highest Business Organization. If an Independent Distributor is able to match Business of 250 AP, he / she earns 5 TOBP points. Team Organization Bonus is calculated as per below mentioned formula:

Team Organization Bonus = Team Organization Bonus (TOB) points x TOB Point Value

Team Organization Bonus (TOB) Point Value =  $\frac{25\% \text{ of Company's Daily AP Turnover}}{\text{Total TOB Points collected.}}$

**For Example**

An Independent Distributor has 2 Organizations: Org A & Org B. The Active Points generated in both teams are as follows:  
Team A = 275                      Team B = 250  
So, on matching of 250 AP, Independent distributor has earned 5 Team Organization Bonus (TOB) Points.

Total Active Points Turnover of Company = 1,00,00,000 AP  
Total Team Organization Bonus Points (SB) collected = 10,000  
Team Organization Bonus = 1,00,00,000 x 25 / 100 = 25,00,000  
Team Organization Bonus (TOB) Point Value = 25,00,000 / 10000 = 250  
Team Organization Bonus of Independent Distributor = 250 x 5 = 1250 AP  
Value of 1250 AP = 1250 x 20 = Rs. 25000/-

**NOTES**

- Team Organization Bonus is calculated daily and paid on monthly basis.
- 1 Team Organization Bonus (TOB) Point = 50 AP: 50 AP
- Active Points over and above 50 AP is not taken into account for calculating Team Organization Bonus.
- **Closing period:** Team Organization Bonus is calculated on the Business done between 00:00:00 am to 23:59:59 pm every day.
- **Payout Period:** Team Organization Bonus is paid after 30 days of each closing day.
- To earn Team Organization Bonus, Independent Distributors must have 2 personal enrolled teams.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / amend the Team Organization Bonus.



# SPONSOR SUPPORTIVE BONUS

In order to share a special bond with Direct Sponsor(s), Unipay Compensation Plan provides Sponsor Supportive Bonus to its Independent Distributors. An Independent Distributor may sponsor as many Direct(s) as they want and place them in Org 'A' or Org 'B' of his / her network. An Independent Distributor sponsoring more and more direct may earn more and more Sponsor Supportive Bonus. An Independent Distributor is eligible to get 5% of Business Building Bonus and Team Organization Bonus earned by his / her Direct Sponsor(s). Sponsor Supportive Bonus is calculated only on Business Building Bonus and Team Organization Bonus earned in a particular month by the Direct Sponsor(s) of an Independent Distributor.

**For example:** An Independent Distributor “U” has sponsored 4 Independent Distributors under his / her network: “A”, “B”, “C” & “D”.

4 sponsored Independent Distributors earned Business Building Bonus and Team Organization Bonus as mentioned below:  
Independent Distributor “A” – Rs. 20000/-  
Independent Distributor “B” – Rs. 15000/-  
Independent Distributor “C” – Rs. 25000/-  
Independent Distributor “D” – Rs. 30000/-

Then, Sponsor Supportive Bonus for U will be calculated as:  
A (2000) = 5% x 20000 = 1000/-  
B (1500) = 5% x 15000 = 750/-  
C (2500) = 5% x 25000 = 1250/-  
D (3000) = 5% x 30000 = 1500/-

**Total Sponsor Supportive Bonus for Independent Distributors “U” =**  
**1000 + 750 + 1250 + 1500 = Rs. 4500/-**

## NOTES

- Sponsor Supportive Bonus is calculated on daily basis and paid on monthly basis.
- **Closing Period:** Sponsor Supportive Bonus is calculated on the Business done between 00:00:00 am to 23:59:59 pm every day.
- **Payout Period:** Sponsor Supportive Bonus is paid after 30 days of each closing day.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Sponsor Supportive Bonus.

# TEAM ROYALTY BONUS

Unipay has made a provision of Team Royalty Bonus for the Independent Distributors who have sponsored minimum 5 directs under their team. Below mentioned are the different Team Royalty Clubs that an Independent Distributor can achieve in Unipay Compensation Plan:

S. No.	BUSINESS / QUALIFIED TEAM IN ORG A	BUSINESS / QUALIFIED TEAM IN ORG B	RECOGNITION LEVELS	TEAM ROYALTY BONUS ON SELF TEAM BUSINESS
1	1500 AP	750 AP	Bronze Director	1%
2	6000 AP	3750 AP	Silver Director	3%
3	3 Silver Directors	2 Silver Directors	Gold Director	5%



## NOTES

- Team Royalty Bonus is calculated daily and paid on monthly basis.
- **Closing Period:** Team Royalty Bonus is calculated on the Business done between 00:00:00 am to 23:59:59 pm every day.
- **Payout Period:** Team Royalty Bonus is paid after 30 days of each closing day.
- For Gold Director Royalty, 1 Silver Director will be considered from 1 Leg.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Team Royalty Bonus.



# COMPANY ROYALTY BONUS

Unipay recognizes and establishes the deep relationship of Independent Distributors maintained with the company so far. As a reward, Unipay set aside a total of 5% of total AP turnover of the company generated in a month as Company Royalty Bonus pool to distribute among Independent Distributors as per the details given in the below table:

S. No.	BUSINESS / QUALIFIED TEAM IN ORG A	BUSINESS / QUALIFIED TEAM IN ORG B	RECOGNITION LEVELS	COMPANY ROYALTY BONUS ON AP TURNOVER
1	3 Gold Directors	2 Gold Directors	Emerald Director	2%
2	3 Emerald Directors	2 Emerald Directors	Sapphire Director	1%
3	3 Sapphire Director	2 Sapphire Director	Diamond Director	1%
4	3 Diamond Director	2 Diamond Director	Blue Diamond Director	1%



## NOTES

- Company Royalty Bonus is calculated and paid on monthly basis.
- **Closing Period:** Company Royalty Bonus is calculated on the Business done between 1st & last day of every month.
- **Payout Period:** Company Royalty Bonus is paid on 7th day of every corresponding month of the closing month.
- For Company Royalty Bonus, 1 Director will be considered from 1 Leg.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Company Royalty Bonus.

# SELF REPURCHASE BONUS

Unipay Compensation Plan rewards all Independent Distributors with Self Repurchase Bonus on the purchases made by them after the first purchase for their personal consumption. Sale of each product in a team generates special points called Repurchase Points (RP). Independent Distributors earn 10% of the RP points on the purchases they make. Value of 1 RP = Rs. 5/-

**For Example:** You as an Independent Distributor purchase product of 100 RP, Unipay Compensation Plan pays you 10% of 100 RP = 10 RP (10 RP x Rs. 5 = Rs. 50/-) as Self-Repurchase Bonus.



## NOTES

- Self-Repurchase Bonus is calculated and paid on Monthly basis.
- **Closing Period:** Self-Repurchase Bonus is calculated on the Business done between 1st & last day of every month.
- **Payout Period:** Self-Repurchase Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Self-Repurchase Bonus.



# DIRECT REFERRAL BONUS

Unipay Compensation Plan pays Direct Referral Bonus to Independent Distributors on the purchases made by their referred Independent Distributors after the first purchase for their personal consumption. Independent Distributors will earn 10% of the RP associated with the products purchased by your directly sponsored Independent Distributor as Direct Referral Bonus. The value of 1 RP is Rs. 5/-.



**For Example:** An Independent Distributor “U” has sponsored 4 Independent Distributors under his / her network: “A”, “B”, “C” & “D”.

4 Directly sponsored Independent Distributors purchased products of 100 RP, 150 RP, 75 RP & 200 RP respectively. Then, Direct Referral Bonus for U will be calculated as:

- A (100 RP) = 10% x 100 = 10 RP
- B (150 RP) = 10% x 150 = 15 RP
- C (75 RP) = 10% x 75 = 7.5 RP
- D (200 RP) = 10% x 200 = 20 RP

**Total RP earned by the Independent Distributor “U” = 10 + 15 + 7.5 + 20 = 52.5 RP**

**Value of 1 RP = Rs. 5/-**

**Value of 52.5 RP = Rs. 262.5**

## NOTES

- Direct Referral Bonus is calculated and paid on monthly basis.
- **Closing Period:** Direct Referral Bonus is calculated on the Business done between 1st & last day of every month.
- **Payout Period:** Direct Referral Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Direct Referral Bonus.

# TEAM ACTIVE BONUS

Team Active Bonus is another pillar of Unipay Compensation Plan that encourages its Independent Distributors to promote more and more retail sales of Unipay products. The Team Active Bonus aspect of the Unipay Compensation Plan is calculated from your network, with 2 Business Teams – Left Team & Right Team. Unipay Compensation Plan compensates its Independent Distributors with Team Active Bonus on the basis of Team Active Bonus Points earned by the Independent Distributor in a Particular month. 1 Team Active Bonus Point is earned when an Independent Distributor is able to match business of 100 RP from Left Team & Right Team. If an Independent Distributor is able to match a Business of 1000 RP, he / she earn 10 Team Active Bonus Points. To give away this Team Active Bonus, company allocates fund of 70% of company's monthly RP turnover. Team Active Bonus is calculated as per below mentioned formula:

## For Example:

An Independent Distributor has 2 Teams: Left Team & Right Team. The Business Volume generated in both teams are as follows:

Team A = 1100 RP                      Team B = 1300 RP

So, on matching of 11 RP, Independent Distributor has earned 11 Team Active Bonus Points.

Total Repurchase Points Turnover of Company = 100000 RP

Total Team Active Bonus Points collected = 1400

Team Active Bonus = 100000 x 70 / 100 = 70000

Team Active Bonus Point Value = 70000 / 1400 = 50

Team Active Bonus of Independent Distributor  
= 11 x 50 = 550

Value of 550 RP = 5 x 550 = Rs. 2750/-



## NOTES

- Team Active Bonus is calculated and paid on monthly basis.
- 1 Team Active Bonus Point = 100 RP: 100 RP
- Repurchase Points over and above 100 RP is not taken into account for calculating Team Active Bonus.
- **Closing Period:** Team Active Bonus is calculated on the Business done between 1st and last day of every month.
- **Payout Period:** Team Active Bonus is paid on 7th day of every corresponding month of the closing month.
- Maximum threshold limit of earning Team Active Bonus is 6000 Team Active Bonus Points.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Team Active Bonus.



# LEADERSHIP BONUS

Unipay is confident that your Leadership qualities will contribute to the growth of your team and yourself. Unipay Compensation Plan truly rewards the Leadership efforts done by its Independent Distributors. To encourage this Leadership and further reward the Independent Distributors for their sales and their down line organizational sales, Unipay Compensation Plan rewards its Independent Distributor with 25% of Team Active Bonus paid to their directly sponsored Independent Distributors and further team sponsored by them up to 5 levels as Leadership Bonus.

S. No.	LEVEL	INCENTIVE SLAB
1	Level 1	5%
2	Level 2	5%
3	Level 3	5%
4	Level 4	5%
5	Level 5	5%



## NOTES

- Leadership Bonus is calculated and paid on monthly basis.
- **Closing Period:** Leadership Bonus is calculated on the Business done between 1st day & last day of the month.
- **Payout Period:** Leadership Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Leadership Bonus.

# TRAVEL BONUS

Unipay helps to fulfill your dream to travel around the world with the help of Travel Bonus. Unipay set aside a fund of 4% of total Repurchase Point turnover of the company generated in a month as Travel Bonus Pool. This Travel bonus is computed on the basis of Travel Bonus points earned by an Independent Distributor in a particular month. 1 Travel Bonus point is equal to 30 Team Active Bonus points. Travel Bonus is calculated as per below mentioned formula:

Travel Bonus = No. of Travel Bonus Points x Travel Bonus Point Value

Travel Bonus Point Value =  $\frac{4\% \text{ of Company's Total RP Turnover}}{\text{Total Travel Bonus Points collected.}}$



## NOTES

- Travel Bonus is calculated and paid on monthly basis.
- **Closing period:** Travel Bonus is calculated on sales done between 1st and last day of every month.
- **Payout Period:** Travel Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / amend the Travel Bonus.



# CAR BONUS

Many of us think that one special car, the one we dreamed about owning as a kid or the one that made our jaw drop even as an adult. To fulfill the dream, Unipay set aside a fund of 5% of total Repurchase Point turnover of the company generated in a month as Car Bonus Pool. This Car Bonus is computed on the basis of Car Bonus points earned by an Independent Distributor in a particular month. 1 Car Bonus point is equal to 60 Team Active Bonus points. Car Bonus is calculated as per below mentioned formula:

Car Bonus = No. of Car Bonus Points x Car Bonus Point Value

Car Bonus Point Value =  $\frac{5\% \text{ of Company's Total RP Turnover}}{\text{Total Car Bonus Points collected.}}$



## NOTES

- Car Bonus is calculated and paid on monthly basis.
- **Closing period:** Car Bonus is calculated on sales done between 1st and last day of every month.
- **Payout Period:** Car Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / amend the Car Bonus.

# HOUSE BONUS

Dream House, the place one spends more time in their life and share special moments with family. Unipay not only helps in achieving dream car or dream destination but also helps in buying dream house. Unipay set aside a fund of 6% of total Repurchase Point turnover of the company generated in a month as House Bonus Pool. This House Bonus is computed on the basis of House Bonus points earned by an Independent Distributor in a particular month. 1 House Bonus point is equal to 100 Team Active Bonus points. House Bonus is calculated as per below mentioned formula:

House Bonus = No. of House Bonus Points x House Bonus Point Value

House Bonus Point Value =  $\frac{6\% \text{ of Company's Total RP Turnover}}{\text{Total House Bonus Points collected.}}$



## NOTES

- House Bonus is calculated and paid on monthly basis.
- **Closing period:** House Bonus is calculated on sales done between 1st and last day of every month.
- **Payout Period:** House Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / amend the House Bonus.



## PERFORMANCE ENCOURAGEMENT REWARDS

Unipay Compensation Plan appreciates the hard work done by the Independent Distributors in promoting sales of Products in the form of Performance Encouragement Rewards. Independent Distributors can earn Performance Encouragement Rewards on the level of Business they have achieved. For more details on Performance Encouragement Rewards, please visit our website: [www.uni-pay.in](http://www.uni-pay.in).

## Notes & Disclaimer

1. The Customer Registration is absolutely free and the company does not ask for any registration fee for it.
2. Calculations of incentives will be carried out by the software systems only.
3. All necessary tax deductions from earned incomes and rewards would be made as per the Govt. laws.
4. All the illustrations and examples given herein are just for readers' understanding purpose.
5. All the calculations work on the pro rata basis.
6. Unipay Compensation Plan is a hardcore sales & marketing of its Products. It is not any type of money-making scheme. It is not an overnight millionaire making program.
7. The incentives and bonuses from any plan are subject to your efforts and as per terms & conditions given on the website: [www.uni-pay.in](http://www.uni-pay.in).
8. Grievances or complaints, if any, shall be resolved in accordance with the Grievance Redressal Mechanism provided by the company or through arbitration as per laws of the land.
9. Disputes if any will be resolved in the legal jurisdiction of Jaipur courts (Rajasthan, India) only.
10. All rights reserved. The company may change / amend / alter / update any income or payment calculation method without any prior information. For updates, please visit our website: [www.uni-pay.in](http://www.uni-pay.in).
11. Disclaimer – An Independent Distributor's success depends in great part upon his or her skills, efforts, dedication, desire, and motivation. Becoming Independent Distributor of Unipay Digital Private Limited is not a guarantee of income. Average income from the Unipay Compensation Plan has not been established. This explanation of the Unipay Compensation Plan is a description of how commissions may be earned under the Unipay Compensation Plan. It is for illustrative purposes only. There are no guarantees, warranties or assurances that any level of income, earnings or success will be earned or attained by any Independent Distributor. All Independent Distributors are responsible for meeting all business volume and customer requirements, qualifications and/or deadlines applicable to them. Actual results will vary and will be a result of various factors such as expertise, ability, motivation and time spent promoting and selling Unipay Products.

