

Leadership and Compensation

Membership types and definitions

Welcome to TranzactCard's Digital Branch leadership and compensation information. Your first responsibility is to build a Digital Branch full of TranzactCard Members. Your compensation, including bonuses, is solely dependent on the transactions of Members and annual card membership fees within your Digital Branch Community.



TranzactCard Member (TCM)

The customer of TranzactCard is referred to as a TranzactCard Member (TCM). A TCM is simply an individual who engages with the TranzactCard products and who is not a Digital Branch Office.

Active TCM

A TranzactCard Member who has paid the membership fee.

Referral Program

A TCM can earn Z-Bucks in our referral program.



Digital Branch Office (DBO)

A DBO has purchased a Digital Branch and has the rights to build their Digital Branch Community, and educate their Members on the benefits of products and services of TranzactCard membership. They receive compensation based on the transactions of their community.

Active DBO

A DBO is considered active when they are participating in ongoing branch development training and are current with the monthly fee.



Digital Branches

A Digital Branch is a virtual platform that consists of personalized banking and Z-Club products and services provided to TranzactCard Members.



Digital Branch Office (DBO)



Digital Branch

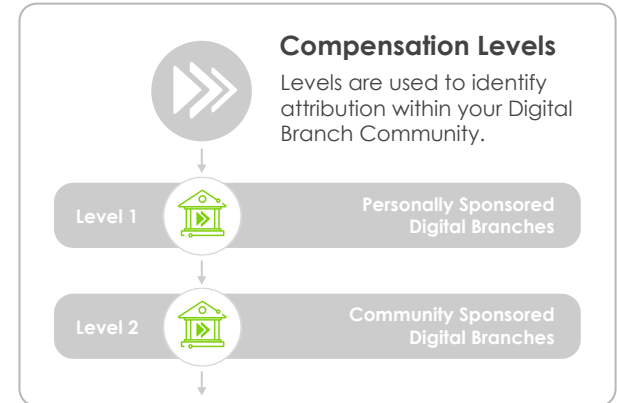
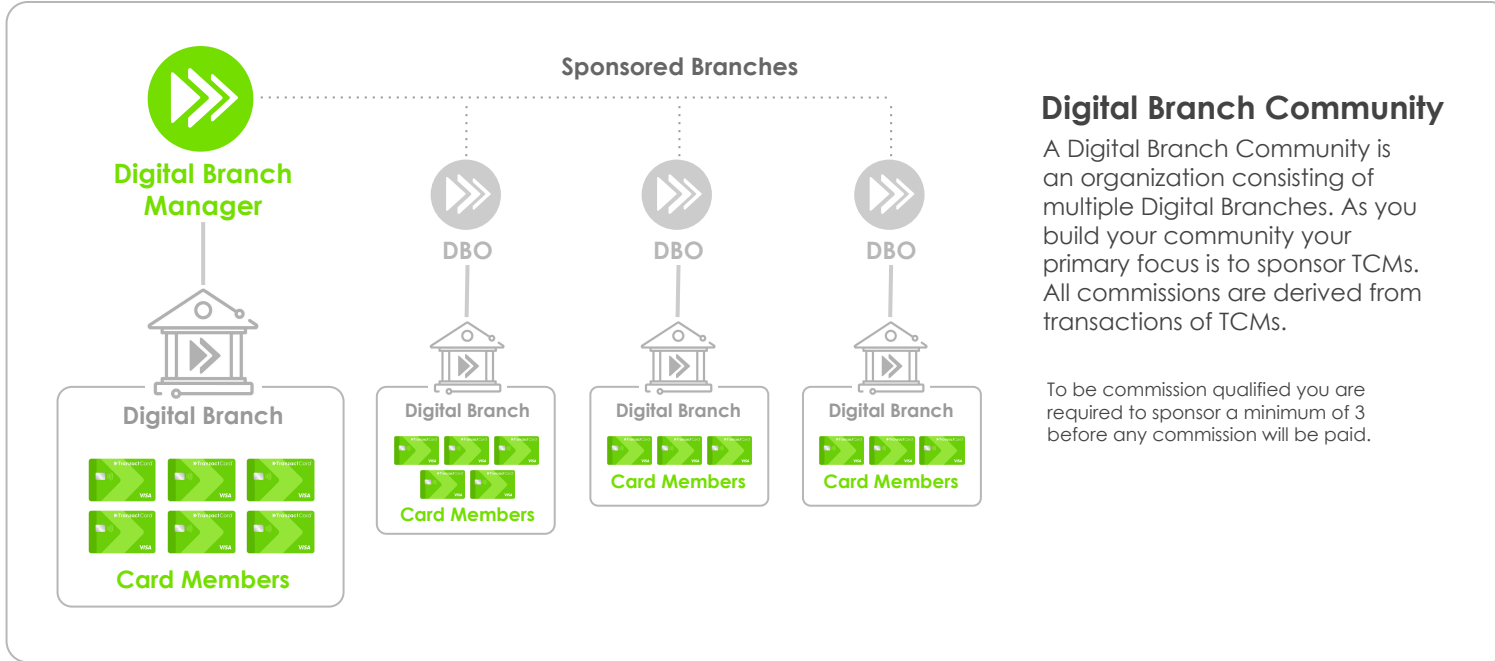


Card Members

V03.02.23

Leadership and Compensation

Sponsoring Multiple Branches



DISCLAIMER: TZT makes no representation or warranty, expressed or implied, as to your income potential. A Digital Branch Office's success depends on many factors including but not limited to his or her skill set, effort, and desire to succeed.

Leadership and Compensation

Power Commission

Commissions are calculated and paid from a composite of transaction interchange fees, earnings from bank fees, bank incentives, product margins, and vendor volume incentives. This accumulated income is measured in basis points (bps).

Personal and community commissions are paid when you personally sponsor a TCM. Community commissions are paid up to 10 levels when a TCM is community sponsored or corporately assigned to you.

The following commission example shows Erica (a DBO) earning both types of commission; In the first three examples of personally sponsored TCMs, she will receive five bps personal commission and five bps community commission. In the last example, she will receive five bps community commission because Carl is a corporately assigned TCM. Therefore, based on this months spend she will receive a total of \$14.50 this month.



Levels of Basis Points (bps)

You will receive bps commissions that correlate with your position (title) in your community.

See each position commission breakdown on the following pages.



*One basis point is one hundredth of 1% (0.01 of one percent) of the total transaction amount.

Leadership and Compensation

Digital Branch Office

Commission Qualified

You are commission qualified when you have personally sponsored 3 TCMs.

Personally Sponsor

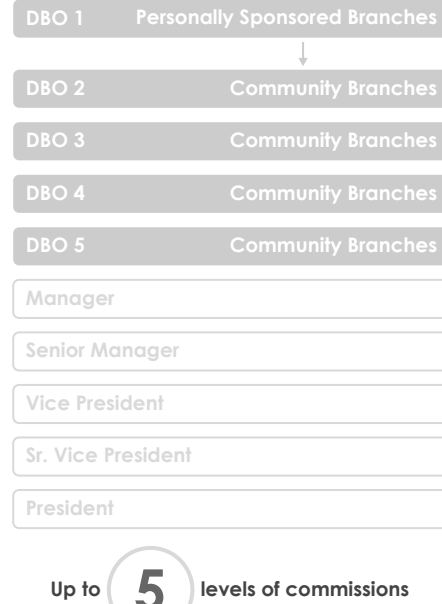
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Description

As a DBO you own the right to build a unique digital branch. Commissions and bonuses come solely from the TranzactCard transactions of all TCMs within your community **up to 5 levels**.

Digital Branch Structure



Commission Breakdown

Type of Member	Commissions from each card transaction
TCM (Personally Sponsored)	10 basis points
TCM (Corporately Assigned)	5 basis points
TCM (Community Sponsored)	5 basis points
DBO (Personally Sponsored)	10 basis points
DBO (Community Sponsored)	5 basis points

Successful Business Practice

As a Digital Branch Office (DBO) you have the right and responsibility to educate your Members on the benefits of products and services of the TranzactCard membership. Remember - the better educated your Members are about their TranzactCard membership, the more likely they will be to use it!

Minimum TCMs in your Community

3 

Minimum Branches in your Community

0 

Promotion

Personally Sponsor your first 3 commission qualified Digital Branches and you are promoted to **Manager**.

Grace Month Business Rule

When a DBO is promoted to the next leadership position, they qualify to earn an additional level of bonuses. At the close of the "first" calendar month during the DBO's new promotion, should DBO not qualify to maintain their new position, they will receive a "Grace Month." This grace will allow the DBO to maintain their newly attained position for an additional calendar month as they continue to strengthen, and develop their community. If needed, a DBO can only utilize a Grace Month once for each position attained.

Leadership and Compensation

Manager

Position Qualified

You are promoted to Manager once you have personally sponsored 3 commission qualified Digital Branches.

Personally Sponsor

3



Description

Manager is the 1st position within the Leadership Development Program. As a Manager you receive **up to 6 levels** of commissions from your Digital Branch Community and earn development bonuses.

Digital Branch Structure



- Senior Manager
- Vice President
- Sr. Vice President
- President

Up to **6** levels of commissions

Commission Breakdown

Type of Member	Commissions from each card transaction
TCM (Personally Sponsored)	12 basis points
TCM (Corporately Assigned)	6 basis points
TCM (Community Sponsored)	6 basis points
DBO (Personally Sponsored)	12 basis points
DBO (Community Sponsored)	6 basis points

Manager Development Rebate

\$500.00 Rebate

When your first three branches become commission qualified, you will receive a one-time \$500 rebate.

Development Bonuses

Development Bonuses are solely derived from TCM's revenue (ie membership annual fees and card transactions).

\$50.00 Manager Development Grants

When your personally sponsored DBOs are promoted to Managers, you earn a one-time \$50.00 Manager Development Grant per new manager, throughout your community on the levels you qualify.

\$6.00 Leadership Bonus Amount that you earn per active Manager (and higher) on all levels in your Digital Branch Structure. This monthly bonus is based on your position on the last day of the commission cycle. As an example, when you have 10 managers in your community, you would earn $10 \times \$6.00 = \60.00 monthly.

Minimum TCMs in your Community

12



Minimum Branches in your Community

3



Promotion



Personally develop 3 commission qualified Managers to become a **Senior Manager**.

Leadership and Compensation

Senior Manager

Position Qualified

You are promoted Sr. Manager once you have personally developed 3 commission qualified Managers.

Personally Sponsor

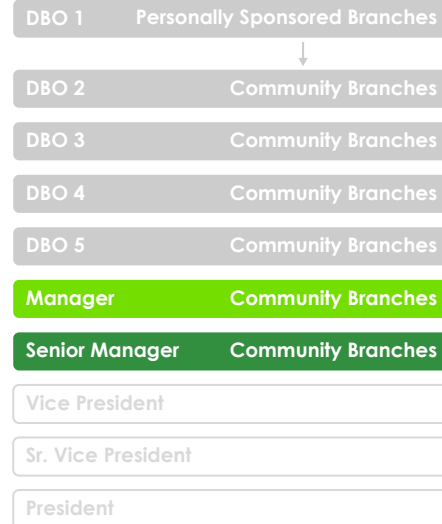
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Description

Sr. Manager is the 2nd position within the Leadership Development Program. As a Sr. Manager you receive **up to 7 levels** of commissions from your community and are qualified to earn all bonuses.

Digital Branch Structure



Up to **7** levels of commissions

Commission Breakdown

Type of Member	Commissions from each card transaction
TCM (Personally Sponsored)	14 basis points
TCM (Corporately Assigned)	7 basis points
TCM (Community Sponsored)	7 basis points
DBO (Personally Sponsored)	14 basis points
DBO (Community Sponsored)	7 basis points

Development Bonuses

\$50.00 Manager Development Grants
When your personally sponsored DBOs are promoted to Managers, you earn a one-time \$50.00 Manager Development Grant per new manager, throughout your community on the levels you qualify.

\$7.00 Leadership Bonus
Amount that you earn per active Manager (and higher) on all levels in your Digital Branch Structure. This monthly bonus is based on your position on the last day of the commission cycle.

Matching Leadership Bonus
You earn a monthly bonus that matches the exact Leadership Bonus amount of your personally sponsored commission qualified leaders in a position equal or lower to you. If you sponsored a Sr. Manager or Manager in your community and they earn \$189 of Leadership Bonus you would receive a match of \$189, added to your bonus compensation.

Minimum TCMs in your Community

39 

Minimum Branches in your Community

12 

Promotion

Personally develop 3 commission qualified Sr. Managers to be promoted to **Vice President**.

Leadership and Compensation

Vice President

Position Qualified

You are promoted V.P. once you have personally developed 3 commission qualified Sr. Managers

Personally Sponsor

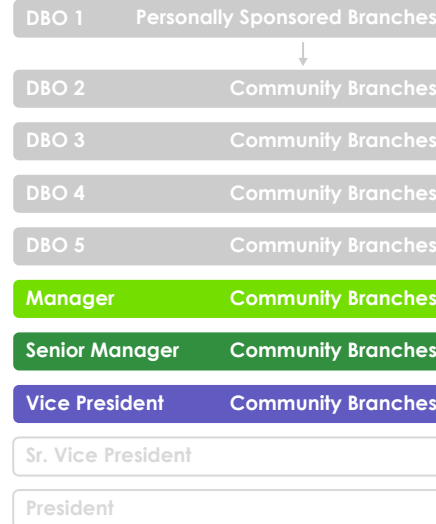
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Description

Vice President is the 3rd position within the Leadership Development Program. As a V.P. you receive **up to 8 levels** of commissions from your community and are qualified to earn all bonuses.

Digital Branch Structure



Up to **8** levels of commissions

Commission Breakdown

Type of Member	Commissions from each card transaction
TCM (Personally Sponsored)	16 basis points
TCM (Corporately Assigned)	8 basis points
TCM (Community Sponsored)	8 basis points
DBO (Personally Sponsored)	16 basis points
DBO (Community Sponsored)	8 basis points

Leadership Development Bonuses

\$50.00 Manager Development Grants

When your personally sponsored DBOs are promoted to Managers, you earn a one-time \$50.00 Manager Development Grant per new manager, throughout your community on the levels you qualify.

\$8.00 Leadership Bonus

Amount that you earn per active Manager (and higher) on all levels in your Digital Branch Structure. This monthly bonus is based on your position on the last day of the commission cycle.

Matching Leadership Bonus

You earn a monthly bonus that matches the exact Leadership Bonus amount of your personally sponsored commission qualified leaders in a position equal or lower to you.

Minimum TCMs in your Community

120 

Minimum Branches in your Community

39 

Promotion

Personally develop 6 commission qualified Vice Presidents and sponsor A total of 6 TCMs to be promoted to **Sr. Vice President.**

Leadership and Compensation

Senior Vice President

Position Qualified

You are promoted to Sr. V.P. once you have personally developed 6 commission qualified Vice Presidents and sponsored a total of 6 TCMs.

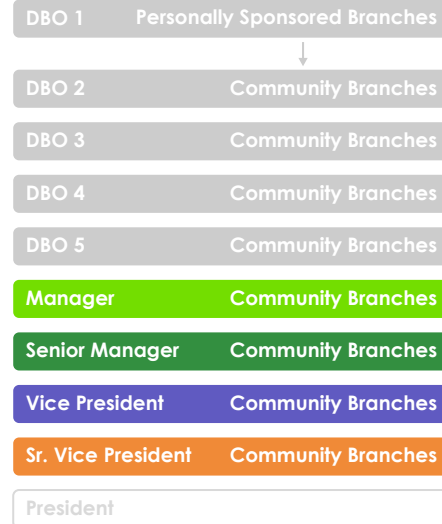
Personally Sponsor



Description

Sr. V.P. is the 4th position within the Leadership Development Program. As a Sr. V.P. you receive **up to 9 levels** of commissions from your community and are qualified to earn all bonuses.

Digital Branch Structure



Up to **9** levels of commissions

Commission Breakdown

Type of Member	Commissions from each card transaction
TCM (Personally Sponsored)	18 basis points
TCM (Corporately Assigned)	9 basis points
TCM (Community Sponsored)	9 basis points
DBO (Personally Sponsored)	18 basis points
DBO (Community Sponsored)	9 basis points

Development Bonuses

\$50.00 Manager Development Grants
When your personally sponsored DBOs are promoted to Managers, you earn a one-time \$50.00 Manager Development Grant per new manager, throughout your community on the levels you qualify.

\$9.00 Leadership Bonus
Amount that you earn per active Manager (and higher) on all levels in your Digital Branch Structure. This monthly bonus is based on your position on the last day of the commission cycle.

Matching Leadership Bonus
You earn a monthly bonus that matches the exact Leadership Bonus amount of your personally sponsored commission qualified leaders in a position equal or lower to you.

Minimum TCMs in your Community

726

Minimum Branches in your Community

240

Promotion

Personally develop 9 commission qualified Vice Presidents and sponsor a total of 9 TCMs to be promoted to **President**.

Leadership and Compensation

President

Position Qualified

You are promoted to President once you have personally developed 9 commission qualified Vice Presidents and sponsored a total of 9 TCMs.

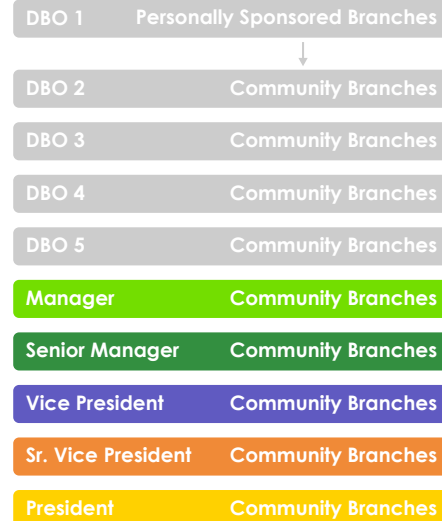
Personally Sponsor



Description

President is the highest position within the Leadership Development Program. As a President you receive **up to 10 levels** of commissions from your community and are qualified to earn all bonuses.

Digital Branch Structure



Up to **10** levels of commissions

Commission Breakdown

Type of Member	Commissions from each card transaction
TCM (Personally Sponsored)	20 basis points
TCM (Corporately Assigned)	10 basis points
TCM (Community Sponsored)	10 basis points
DBO (Personally Sponsored)	20 basis points
DBO (Community Sponsored)	10 basis points

Development Bonuses

\$50.00 Manager Development Grants
When your personally sponsored DBOs are promoted to Managers, you earn a one-time \$50.00 Manager Development Grant per new manager, throughout your community on the levels you qualify.

\$10.00 Leadership Bonus
Amount that you earn per active Manager (and higher) on all levels in your Digital Branch Structure. This monthly bonus is based on your position on the last day of the commission cycle.

Matching Leadership Bonus
You earn a monthly bonus that matches the exact Leadership Bonus amount of your personally sponsored commission qualified leaders in a position equal or lower to you.

Minimum TCMs in your Community

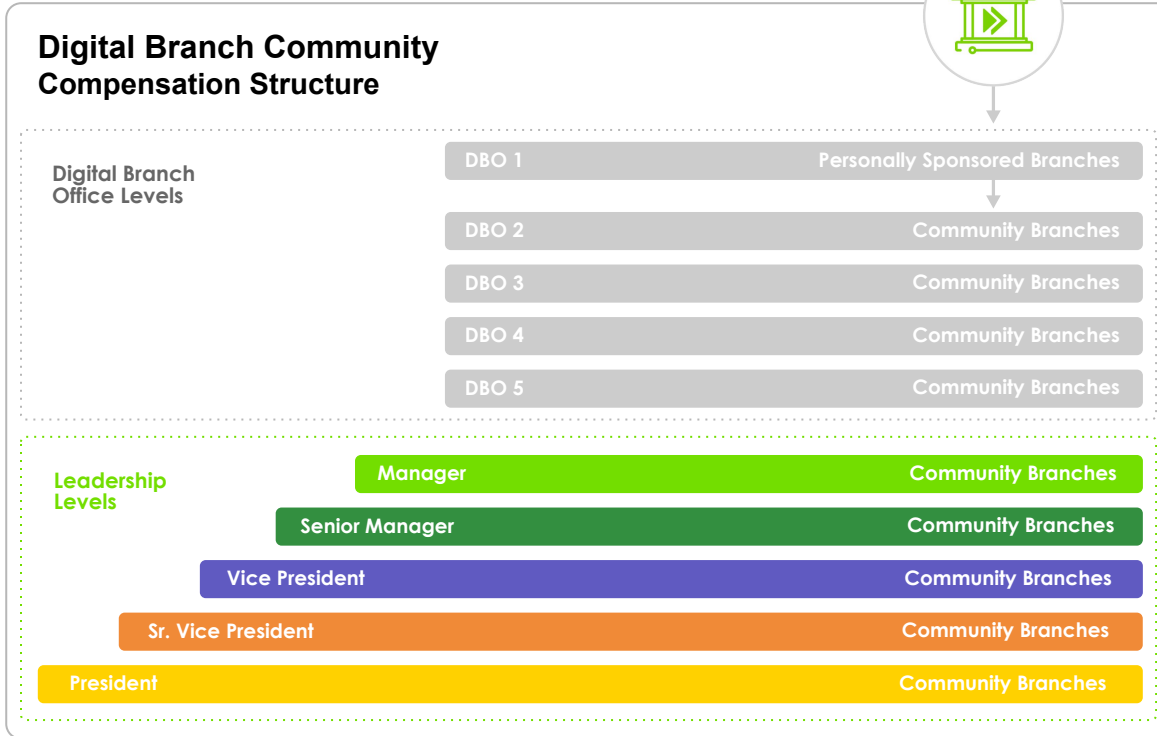
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Minimum Branches in your Community

360

Leadership and Compensation Summary

When a Member (DBO or TCM) joins TranzactCard they are placed in the Digital Branch Structure and a DBO can participate in Leadership Development to earn additional bonuses. The following summary illustrates the levels of commissions, rebate, bonuses, and qualifications.



Manager Development Rebate

\$500.00 Rebate

Development Bonuses

\$50.00 Manager Development Grants
Leadership Bonus
Matching Leadership Bonus

Timing of Payment

Weekly bonus compensation consists of the manager bonus which is received when DBO's become Digital Branch Managers. This bonus will be calculated on the closing day (12:00 am MT) of each Friday and will be paid on the following Friday.

Monthly commissions and standard bonuses will be calculated on the closing day of each calendar month. Compensation will be paid on the Friday closest to the 15th of each month after the commissionable period has ended.

Compensation Max

All corporate and branch income levels are capped at a fixed level consistent with regulatory guidelines and institutional banking shareholder sentiment. See Digital Branch Office Agreement for further information.

Building the Balance of Business

No more than 30% of your total compensation may be derived from card usage of the DBOs in your Community. Respectively a minimum of 70% of your total compensation must be derived from card usage of the TCMs in your Community. When these percentages are not achieved for a particular month, the compensable card usage from Community DBOs will be reduced to an amount that yields the proper 30%/70% ratio.

Compensation Synopsis

Position	Qualification	Minimum Community TCM's	Minimum Community Branches	Minimum Community Managers	Levels Paid	Paid Basis Points	Bonus Qualified	LDSP Bonus	Matching LDSP Bonus
DBO	3 TCM's	3	0	0	5	5	No	0	No
Manager	3 DBO's	12	3	0	6	6	Yes	\$6.00	No
Sr. Manager	3 Managers	39	12	3	7	7	Yes	\$7.00	Yes
Vice President	3 Sr. Managers	120	39	9	8	8	Yes	\$8.00	Yes
Sr. V.P.	6 VP + 6 TCMs	726	240	54	9	9	Yes	\$9.00	Yes
President	9 VP + 9 TCMs	1089	360	81	10	10	Yes	\$10.00	Yes

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