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### 1. Introduction

This section positions the reader within the Inkryptus ecosystem and clarifies the role of the Independent Business Owner (IBO). The guide serves as a reference manual to help IBOs carry out their activities with a clear understanding of objectives, responsibilities, codes of conduct, and available resources. The emphasis is practical: what Inkryptus is, what it means to act as an IBO, what support is provided, and how to navigate this document to make informed decisions.

#### 1.1 Inkryptus Vision

Inkryptus emerged from the evolution of earlier crypto initiatives, consolidating a digital financial ecosystem that combines a simple user experience with infrastructure built on smart contracts. Its mission is to simplify access to crypto assets by offering security, transparency, and practical utility through a custodial wallet available via mobile app, features such as staking, swaps, and auditable games, as well as the INKY utility token integrated into user experiences. Its vision is to make investment and participation in crypto more accessible, with a focus on education, best practices, and technical reliability.

#### 1.2 What It Means to Be an IBO

An IBO is an entrepreneurial individual who promotes the Inkryptus platform and its solutions, with autonomy to organize their schedule, build a network, and guide new users. There is no mandatory initial investment required to begin. The opportunity lies in building a base of clients and referred IBOs under clear, verifiable rules. The role is independent and does not constitute employment, franchising, or commercial representation. Income potential derives from real activity on the platform in accordance with current policies, without promises or guarantees of results.



# 1.3 Independence and Support – The Role of Inkryptus and the Community

Though independent, the IBO does not act in isolation. The Inkryptus app provides essential resources: the official application for iOS and Android, a custodial environment with security controls, auditable smart contracts, and a network dashboard. The IBO community offers knowledge sharing, training, and mentoring. Official materials, communication guidelines, and compliance instructions support ethical and safe business practices. Formal support is provided through designated channels and must be used for inquiries about features, policies, and procedures.

#### 1.4 Purpose of the Guide – How to Use This Material

Use this guide as an index and quick reference. Each chapter explores a specific aspect of the IBO role: code of conduct, responsibilities, business management, compensation plan, and practical appendices. Consult the relevant section before taking action. For public communications, review the rules on conduct and brand usage. For matters of remuneration, check the compensation plan and examples. For operational issues, refer to business management. In case of discrepancies, the official policies published through Inkryptus's channels prevail.

#### **Glossary**

**Inkryptus App:** A digital financial platform accessed via mobile app that integrates a custodial wallet, staking, swaps, and auditable games.

**IBO** – **Independent Business Owner:** An independent entrepreneur who promotes the platform and guides new users in accordance with current policies.

**Network:** The relationship structure resulting from valid referrals, recorded in the system and used to determine eligibility according to applicable rules.

**INKY Token:** A utility token used across platform features, not classified as a security or guaranteed return.

HyFi: A blend of centralized and decentralized finance applied within the Inkryptus ecosystem.

**Dashboard:** The in-app panel displaying operational and network indicators for the IBO.

### 2. The Inkryptus Opportunity

The Inkryptus Opportunity brings together integrated products in a HyFi ecosystem that connects users to digital financial services through a simple mobile application. For the IBO, this chapter highlights what can be offered to the network, how the program functions, and the sources of remuneration. The focus is operational and financial, with clear rules and practical examples to reduce uncertainty in prospecting and client support.

### 2.1 HyFi Ecosystem: Wallet, Staking, Swap, Games, and the INKY Token

Inkryptus operates through a mobile app that consolidates:



A custodial wallet with on-chain records and security layers



Staking with auditable smart contracts, allowing users to allocate assets and receive daily returns under the published rules



Crypto swaps executed automatically by contracts



Games with transparent result validation



INKY as the utility token connecting products and benefits across the ecosystem

These components are designed to operate seamlessly together. The IBO presents the value proposition, guides account creation, explains functionalities, reinforces best practices, and directs questions to official support channels.

# 2.2 How the Program Works: Network up to Seven Levels and Monthly Subscription

The IBO Program follows a unilevel model with eligibility up to the seventh level, subject to policy compliance and an active monthly subscription. The subscription fee is officially published and grants access to IBO-area features, including the network dashboard. Compensation from platform activities is calculated under published rules and distributed according to a standardized model between the company and eligible levels. To receive payouts, the IBO must maintain an active subscription, follow the code of conduct, and meet product-specific conditions where applicable. In cases of inactivity or rule violations, eligibility may be suspended under the applicable terms.

#### 2.3 Earning Potential: Passive Income, Fees, and Bonuses

IBO income derives from actual activity on the platform. Sources include:



Monthly subscriptions from users in the network, distributed proportionally between the company and seven levels



Fixed fees from certain operations such as withdrawals, swaps, harvests, and compounds, distributed under the same model



A performance fee on profits generated by yield-bearing products, distributed daily under official rules



Fees associated with game wins, distributed under the standard model

Earning potential grows with engagement and qualified activity within the network, not with promises or recruitment targets. The IBO must communicate responsibly, clarifying that values, timelines, and conditions vary, and that official percentages and current examples are always available in the app and terms.

### 2.4 Fast Bonus and Incentives: Immediate and Limited Rewards

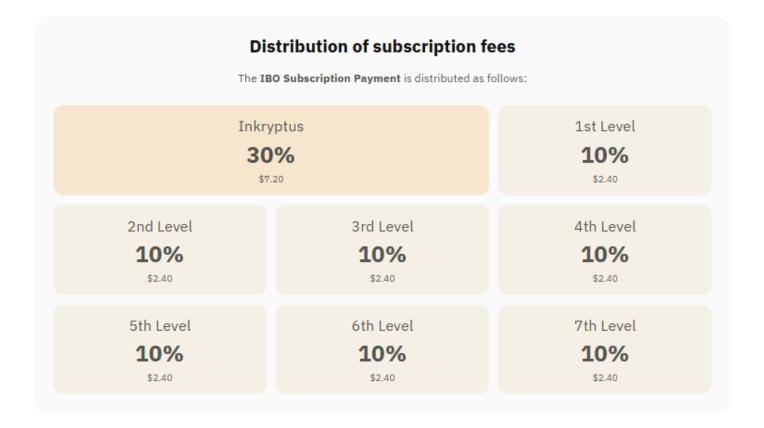
The Fast Bonus is an incentive paid in INKY, subject to availability, tied to staking contracts that surpass a user's previous highest amount. Defined percentages apply for different lock periods, distributed across levels according to the official table. Rules include: eligibility only upon surpassing prior benchmarks, non-cumulative application on amounts already rewarded, and specific percentages per level. The bonus is funded from a dedicated vault and does not affect the client's principal. The IBO must always check the current rules before communicating, avoiding any promises beyond official policies.

#### In Practice



#### **Active subscription and unilevel payout:**

When someone in your network activates the monthly subscription to become an IBO, part of the fee goes to the company and the remainder is distributed equally across the first to seventh levels. You receive your share if you are qualified and subscribed.

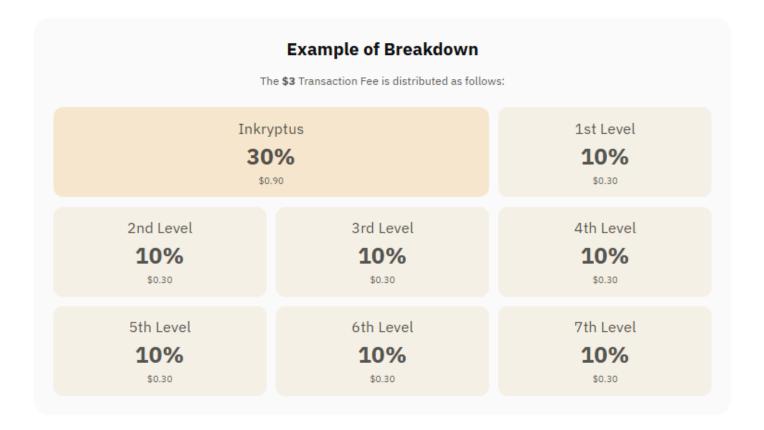




#### **Transaction fee generating micropayment**

When a referral executes a swap, the fixed fee applies, and distribution follows the standard model. Your share is credited automatically if you are eligible.







#### Performance fee on staking

When a network member earns a staking profit in a daily cycle, the performance fee on that profit is distributed the same day between Inkryptus and eligible levels. To receive it in the same currency, you must hold an active stake in that currency under the official rules.

Performance Fee Distribution  The 25% performance fee is divided between Inkryptus and the IBO network:		
Inkrypt		1st Level <b>10%</b>
2nd Level 10%	3rd Level <b>10%</b>	4th Level 10%
5th Level 10%	6th Level	7th Level <b>10%</b>



#### **Fast Bonus for surpassing prior benchmarks**

A referral signs a new 12-month staking contract exceeding their previous record. The corresponding bonus is calculated on the excess and distributed across levels according to the current table, paid in INKY.

10% E	Bonus
12 to 36 mor	nths of stake
Level 1	5.00%
Level 2	2.00%
Level 3	1.00%
Level 4	0.50%
Level 5	0.50%
Level 6	0.50%
Level 7	0.50%

5% B	onus
6 months	of stake
Level 1	2.50%
Level 2	1.00%
Level 3	0.50%
Level 4	0.25%
Level 5	0.25%
Level 6	0.25%
Level 7	0.25%

Calculation E	
INKY Token S	taking
Stake Period	12 months
Client	Level 1
Amount in Stake	2000 INKY
Fast Bonus	5%
Fast Bonus Amount	100 INKY

The IBO opportunity lies in presenting the ecosystem accurately, maintaining compliance, and building an active network that consistently uses the products. Distribution and eligibility rules are public, verifiable, and updated through official channels. Operate with current information, ethical conduct, and a focus on long-term relationships.

#### Glossary

**HyFi Ecosystem:** A suite of products combining elements of centralized and decentralized finance.

**Custodial Wallet:** Wallet managed by the platform, with on-chain records and security controls.

**Staking:** Allocation of crypto assets in a contract to potentially generate daily returns, subject to current rules.

**Swap:** Exchange of crypto assets executed by a smart contract.

**Harvest:** Collection of staking profits credited to the user's balance.

**Unilevel Model:** Network structure where distribution extends through multiple levels under a uniform logic.

**Active Monthly Subscription:** Requirement for eligibility to program payouts.

**Performance Fee:** Percentage applied to profits generated by yield-bearing products.

**Fast Bonus:** INKY incentive linked to surpassing a previous benchmark in staking contracts.

# 3. Responsibilities and Obligations of the IBO

This section defines what is required of the IBO to safeguard the integrity of the ecosystem, ensure compliance, and protect clients and the network. The rules cover ethics, tax duties, and prohibited conduct, with clear consequences for violations. They align with the Terms and Conditions of the Inkryptus IBO Program.

### 3.1 Ethical Conduct – Transparency, Honesty, and Good Faith

The IBO must communicate truthfully, identify themselves as an independent IBO, use only official materials, include risk disclaimers when addressing earnings, and respect third-party rights. It is prohibited to promise returns, mislead, manipulate comparisons, or violate platform terms. Practices such as spam, follower purchases, unauthorized automation, and scraping must be avoided. If notified or requested to make adjustments, the IBO must promptly correct the content.

#### 3.2 Tax Obligations - Filing and Paying Taxes

The IBO is solely responsible for assessing, reporting, and paying taxes on commissions and bonuses, maintaining updated registration and tax information, and providing documents when requested. Legal withholdings or reports may be applied where required. At withdrawal, the user must comply with local tax laws.

# 3.3 Operational Prohibitions – Multiple Accounts, Self-Benefit, and Fraud

Maintaining multiple accounts, using intermediaries, or engaging in any form of self-benefit is prohibited; manipulating indicators, metrics, transactions, games, or functionalities is equally forbidden. Fraud, use of false identities, circumvention

of KYC/AML/CFT, violation of sanctions, or compromising security and data are strictly prohibited. Participation in pyramid schemes is forbidden, with Program remuneration tied exclusively to legitimate activities under official policies.

Violation of these rules may result in warning, restriction of functionalities, preventive fund blocking, suspension of eligibility, termination of participation, and prohibition of re-entry, without prejudice to applicable legal liability.

#### **Practical Examples**



#### **Responsible communication**

When discussing earnings, the IBO must use only authorized data, clearly present disclaimers, and avoid projections.



#### **Ongoing compliance**

The IBO must update KYC when requested and follow AML/CFT policies. During investigations, preventive blocking may be applied until resolution.



#### Tax responsibility

Upon receiving commissions, the IBO must record and report them under local tax law, maintaining updated tax data and documentation.



#### **Prohibition of multiple accounts**

Attempts to create parallel accounts to capture commissions lead to sanctions and possible termination.

IBO activity requires ethics, compliance, and proper documentation. Adherence to the rules protects the network, the client, and the IBO, ensuring continuous eligibility and preventing sanctions. In case of doubt, rely on official materials, support channels, and current policies.

#### **Glossary**

**KYC:** Mandatory identity verification to ensure security and regulatory compliance.

AML/CFT: Standards designed to prevent money laundering and terrorist financing.

**Multiple Accounts:** The creation or use of more than one account by the same individual for undue advantage.

**Self-Benefit:** Operations intended to generate commissions for oneself without legitimate economic activity.

**Sanctions:** Administrative measures applied in cases of violation.

#### **FAQ**

#### Can I use any promotional material?

No. Only official or approved materials may be used, and risk disclaimers must be included when required.

#### Who is responsible for taxes?

The IBO is fully responsible for reporting and paying taxes on their activity.

#### Is it allowed to maintain more than one account?

No. Multiple accounts and the use of intermediaries are strictly prohibited.

#### What are the consequences of fraud or abuse?

Warning, preventive blocking, suspension, termination, and prohibition of reentry, in addition to legal liability.

### 4. Business Management

This section serves as a practical operations manual. The IBO manages their entire business through the Inkryptus mobile app for Android and iOS, where they access management tools, official support channels, and execute financial transactions. The guidelines below standardize app usage, set service expectations, and clearly explain how deposits, withdrawals, swaps, staking, and harvest work.

#### 4.1 Platform Use: Inkryptus App for Android and iOS

Business management is fully centralized in the mobile app. The IBO must install and keep the app updated to access registration, the custodial wallet, the IBO area, network indicators, reports, staking, swap, games, and transaction history. There is currently no transactional web app or desktop application. All account openings, balance inquiries, transactions, and earnings tracking occur exclusively in the official app under current policies.

#### 4.2 Support and Service: Official Channels and SLA

Support is provided through the official channels indicated in the app and on the website, including email. The SLA is up to 48 business hours, available on business days during Brasília business hours. Operational requests must include essential data for identity verification and case analysis. The IBO should prioritize official materials and instructions, and use support channels for questions regarding features, policies, or procedures. Requests may require additional documentation to meet legal and security requirements.

#### 4.3 IBO Tools: Dashboard, Reports, and Network Indicators

The IBO area in the app provides a dashboard summarizing business performance: user count per level, subscription status, recent activity, credited earnings, eligible balances, and qualification events. Reports allow tracking of commission history by source, fee distribution statements, indicator trends, and compliance alerts. These tools help the IBO guide their network, identify activation

bottlenecks, and plan retention and expansion strategies, while always respecting communication and sponsorship rules.

# 4.4 Transactions and Operations: Deposits, Withdrawals, Swaps, Staking, and Harvest

Transactions are recorded on-chain and executed through smart contracts, with confirmation displayed in the app.



#### **Deposits**

Users send supported assets to the address provided in the app.



#### Withdrawals

Transfers to external wallets after confirmation and application of the fixed fee under the current schedule.



#### **Swaps**

Conversion between supported crypto assets via contract, with fixed fees and prior display of the estimated value.



#### **Staking**

Allocation of assets in a contract for potential profit generation per cycle, under the rules and timelines shown in the app.



#### Harvest

Collection of staking profits to the user's balance, subject to applicable fixed fees.

#### **Practical Examples**



#### Onboarding e primeira consulta:

Após instalar o app e concluir o cadastro, o IBO acessa a área IBO para conferir status da assinatura e visualizar o painel de rede. Em seguida, abre a seção de relatórios para ver ganhos creditados no último ciclo.



#### **Deposit and staking**

A referral deposits USDT into the wallet displayed in the app and activates an available staking plan. The contract is created, and from the specified cycle in the app, the user begins to see eligible profits in the product's history.



#### **Swap and withdrawal**

The user converts part of their balance through a swap and then requests a withdrawal to an external wallet. The app displays the applicable fixed fee and asks for final confirmation. The IBO advises the user to confirm address and network before proceeding.

Daily IBO operations remain simple when anchored in the app: keep it updated, use the dashboard and reports to manage the network, follow communication rules, and reach out to support when necessary. Transactions and earnings are transparently displayed in the app, and any operational doubts must be clarified through official channels and current documentation.

#### **Glossary**

**Inkryptus App:** Official mobile app for Android and iOS consolidating all user and IBO functions.

**IBO Area:** App section with the network dashboard, reports, and eligibility information.

**SLA (Service Level Agreement):** Defines support response times.

**Swap:** Conversion of one crypto asset into another, executed by smart contract.

**Staking:** Allocation of assets in a contract to generate potential returns per cycle.

**Harvest:** Collection of staking profits into the user's balance.

**Fixed Fee:** Standardized fee applied to operations such as withdrawal, swap, and harvest, under the current schedule.

**On-ramp and Off-ramp:** Fiat entry and exit. Not integrated at present.

#### **FAQ**

#### Can I operate from a computer?

Not at present. Operations are exclusively through the Android and iOS app.

#### Where can I check current fees and timelines?

In the app, on the transaction screen and in the policies section.

#### What is the support response time?

Up to 48 business hours during Brasília business hours.

#### How can I track my earnings and network activity?

Through the IBO area dashboard and reports, with statements by source and cycle history.

#### Can I withdraw to any external wallet?

Yes, as long as it is compatible with the supported network and asset. Always verify the address and network before confirming.

### 5. Code of Conduct

This section defines minimum and verifiable standards of behavior to safeguard clients, IBOs, and Inkryptus's reputation. The rules complement, but do not replace, the applicable Terms and Conditions. In case of conflict, the official policies published by Inkryptus prevail. Violations may result in administrative sanctions and other applicable measures.

# 5.1 Communication with Prospects – Clarity, Truthfulness, and Privacy

The IBO must communicate truthfully, completely, and clearly, always identifying themselves as an IBO. It is forbidden to omit risks, exaggerate benefits, use outdated or misleading information, or employ pressure tactics. Personal data must be handled in compliance with privacy laws, ensuring minimal collection, legitimate purpose, and consent where required. Spam, unauthorized lists, and automated messages without opt-in are prohibited. Upon a request for removal, the IBO must comply promptly.

## **5.2 Earnings Claims – Prohibition of Promises and Guarantees**

It is forbidden to promise financial results, present earnings as guaranteed, cite averages without official methodology, or use unrealistic projections. Any authorized example must be accurate, contextualized, dated, and accompanied by a disclaimer that results vary based on individual effort, market conditions, and current policies. Screenshots, statements, and third-party materials may only be used if official, current, and authorized. Comparisons with other companies require credible sources and full context.

#### **5.3 Brand Use - Visual Identity and Authorized Materials**

The Inkryptus brand, logos, icons, and institutional assets may only be used in accordance with the brand guidelines and official materials. It is prohibited to: edit logos,

create self-produced materials without approval, register domains, subdomains, or social media accounts that suggest corporate affiliation, run paid ads implying official association, endorse third-party products or services with the Inkryptus brand, or combine Inkryptus branding with personal or corporate marks without authorization. Every public IBO profile must clearly state their status as an IBO.



#### **Brand Guidelines Link**

# 5.4 Sponsorship and Network – Preservation of the Sponsorship Line

Network integrity requires respect for the registered sponsorship line. The following are prohibited: soliciting IBOs from other lines, inducing migration without an official policy allowing it, manipulating registrations, or using intermediaries. Approaching another IBO's contact may only occur with the prospect's explicit consent and without concealing prior relationships. Conflicts must be reported through official channels and resolved based on system records and applicable policies.

# 5.5 General Restrictions – Illegal Activities, Pyramids, and Cross-Networking

Participation in, promotion of, or association with illegal schemes, financial pyramids, or Ponzi arrangements is prohibited. The following are also forbidden: bypassing KYC or AML requirements, falsifying documents, buying or selling accounts, simulating transactions, using bots or scripts that compromise security, disclosing inside information, providing unauthorized financial advice, operating in restricted jurisdictions, and engaging in cross-networking in conflict with program rules. The IBO may not represent Inkryptus in institutional negotiations or promise listings, partnerships, or features not officially announced.

#### **Practical Examples**



#### Message to a prospect

Include identification as an independent IBO, link to official materials, a risk disclaimer, and an opt-out option. Avoid absolute statements on earnings.



#### Social media post

use current official artwork, without altering logos, with captions that do not promise results and with reference to the official website.



#### Contact from another line

if the prospect already has a relationship with another IBO, stop the approach and direct them to their original sponsor or official support.



#### **Proof of results**

share only official statements, with date and context, accompanied by a disclaimer that results vary and are not guaranteed.



#### Flagging improper conduct

if offered registration using third-party data, refuse and report it through official channels.

The code of conduct exists to ensure honest communication, data protection, correct brand use, fair network practices, and abuse prevention. By following these rules, the IBO minimizes legal risk, protects their reputation, and contributes to a sustainable environment. When in doubt, always consult official materials and support.

#### **Glossary**

**Independent IBO:** Individual who promotes the platform under applicable rules, without employment ties.

**Prospect:** Potential client or IBO candidate approached lawfully and transparently.

**Sponsorship Line:** Relationship chain recorded in the system that determines placement and eligibility.

**Spam:** Mass sending of unsolicited messages without valid opt-in.

**Cross-Networking:** Operating or promoting conflicting networks in violation of program rules.

Official Material: Content provided or approved by Inkryptus for public communication.

#### **FAQ**

#### Can I share my earnings in screenshots?

Only official, current, and authorized materials, with context and a disclaimer on result variability.

#### Can I register a domain with the word Inkryptus?

No. Using the brand in domains, profiles, or ads requires express authorization.

#### What if a prospect already has a sponsor?

Respect the sponsorship line and direct the contact to official channels for verification.

#### Can I send mass messages?

No. Communication requires consent and respect for privacy.

#### What happens if I promise earnings?

Promises and guarantees are prohibited and may result in administrative sanctions and further measures.

### 6. Compensation Plan

The Compensation Plan structures the IBO's revenue sources and their distribution through the Sponsorship Line up to the 7th level. As a rule, remuneration follows the guideline of 30% for Inkryptus and 70% shared equally across levels 1 to 7, subject to active status, valid KYC/AML, and contractual compliance. There are no promises or guarantees of earnings; results depend on actual activity and full adherence to published policies.

#### 6.1 Monthly Subscription: Value and Distribution by Levels

After the trial period, the monthly subscription is USD 24. Of this, 30% goes to Inkryptus and 70% is distributed equally among the seven levels of the subscriber's Sponsorship Line, provided beneficiaries are eligible. Operational tables show, for example, USD 7.20 for Inkryptus and USD 2.40 for each level from 1 to 7.

### 6.2 Commissions and Fees: Withdrawals, Swaps, Harvests, and Games

Operations such as withdrawals, swaps, harvests, and game activities may generate a fixed fee of USD 3. Unless otherwise specified, this fee is distributed under the 30%/70% guideline across seven levels. Example: USD 0.90 for Inkryptus and USD 0.30 for each level from 1 to 7. Operational policies may adjust rates, limits, and exceptions, always communicated through official channels.



**See the Fees and Commissions Table** 

### **6.3 Staking and Performance Fee: Profit-Based Charges and Distribution**

Profits from staking and farming are subject to a 25% performance fee, distributed daily up to the 7th level under the standard guideline. Payouts occur in the same currency as the client; to receive, the IBO must maintain active staking in that currency. The fee applies only to profits, not to principal, and may be deducted at harvest or under specific policy terms.

#### 6.4 Fast Bonus: Rules, Limits, and Practical Examples

The Fast Bonus is a promotional reward paid in INKY from a dedicated incentive vault, without affecting the client's principal. It applies only when a new staking contract of six months or more exceeds the user's prior highest amount; the bonus covers only the surplus and is non-cumulative. Percentages: 5% for six-month contracts; 10% for 12-, 24-, and 36-month contracts, distributed by level as per the official table (e.g., for 12-36 months: 5% at level 1; 2% at level 2; 1% at level 3; 0.5% at levels 4-7). Eligibility and budget availability govern its allocation.

#### 6.5 Income Examples: Level-Based Simulations

The following simulations are illustrative and do not guarantee results. Always check the current tables in the app and terms.



#### **Monthly subscription**

one subscriber generates USD 2.40 for each level 1–7 and USD 7.20 for Inkryptus, under the 30%/70% guideline on USD 24.



#### **Transaction fee**

a USD 3 fee distributes as USD 0.90 to Inkryptus and USD 0.30 to each level 1-7.



#### Staking with performance fee

if a user's daily profit is X, 25% is charged as a performance fee; 30% goes to Inkryptus and 70% is shared equally across levels 1–7. To receive, the IBO must have active staking in the same currency. Official materials provide daily calculations showing, for example, level 1 receiving 10% of the performance fee.



#### Games

in a win, the player receives 1.90x the stake; the remaining 0.10x is the platform fee, distributed under the standard guideline. In a 10 INKY bet, 1 INKY is the fee; no payout occurs to the network in case of loss.

#### **Common Guidelines**

The 30%/70% standard applies unless specified otherwise; eligibility requires an active subscription; artificial transactions, self-benefit, or multiple accounts are prohibited; adjustments and withholdings may occur due to reversals, fraud, or legal orders; special bonuses depend on campaign rules and budget and do not constitute acquired rights.

#### **Monthly Fee (USD 24)**

The Monthly Subscription, payable after the Trial Period, grants access to eligible features and forms part of the Program's compensation base. Unless otherwise specified, the following distribution guideline applies: 30% of the fee goes to Inkryptus, and the remaining 70% is shared equally among IBOs from levels 1 to 7 in the subscriber's Sponsorship Line.

Effective distribution is subject to the beneficiaries' "active" status (compliance with payment, valid KYC/AML when requested, and contractual conformity). Delinquency suspends eligibility until regularized. Refunds, chargebacks, and adjustments follow operational policies and may result in recalculations, compensations, and proportional reversals within the Network.

	Distribution of the Monthly Fee (USD 24.00)	
Destination	%	Value (USD)
Inkryptus	30%	\$7.20
1st Level	10%	\$2.40
2nd Level	10%	\$2.40
3rd Level	10%	\$2.40
4th Level	10%	\$2.40
5th Level	10%	\$2.40
6th Level	10%	\$2.40
7th Level	10%	\$2.40

Even if a new IBO joins up to seven levels below, you still receive your share.

#### **Transaction Fees (Withdrawals, Swaps, Harvests, Games)**

Certain operations carried out on the Platform (including, without limitation, withdrawals, swaps, reward redemptions, and gaming activities) may incur transaction fees. The applicable rates, triggering events, calculation bases, limits, and exceptions are defined in the prevailing operational policies and communicated through official channels. Unless otherwise specified, distribution follows the guideline: 30% allocated to Inkryptus and the remaining 70% divided equally among levels 1 through 7 linked to the account holder of the transaction. Inkryptus may: (i) adjust rates for regulatory, security, systemic maintenance, or sustainability purposes; (ii) apply limits or variations by operation type, volume, network, or period; and (iii) withhold amounts for fraud prevention, reversal of invalid transactions, or compliance with legal orders.

Transaction Fees (e.g.,	, Withdrawal, Swap, H	arvest)
Destination	%	Value (USD)
Inkryptus	30%	\$0.90
1st Level	10%	\$0.30
2nd Level	10%	\$0.30
3rd Level	10%	\$0.30
4th Level	10%	\$0.30
5th Level	10%	\$0.30
6th Level	10%	\$0.30
7th Level	10%	\$0.30

When a user wins a game (e.g., Coin Flip), a fee is incorporated into the payout and redistributed within the community.

On a win, the player receives 1.90x the wager. The remaining 0.10x constitutes the platform fee.

### **Example winning bet of 10 INKY**

Wager 10 INKY

Platform Fee
1 INKY

User Payout 19 INKY

In the event of a loss, the wagered amount returns to the Inkryptus supply to sustain and balance the ecosystem. No distribution is made to the network.

	Games — Fee Distribution (1	INKY)
Destination	%	Value (INKY)
Inkryptus	30%	0.3 INKY
1st Level	10%	0.1 INKY
2nd Level	10%	0.1 INKY
3rd Level	10%	0.1 INKY
4th Level	10%	0.1 INKY
5th Level	10%	0.1 INKY
6th Level	10%	0.1 INKY
7th Level	10%	0.1 INKY

#### Performance Fee on Staking/Farming

Earnings generated through staking or farming programs may be subject to a performance fee, applied to the net profit realized in each assessment cycle, in accordance with operational policies. The performance fee does not apply to the principal invested and does not constitute protection against losses. Calculation and deduction of the performance fee may occur at the time of "harvest" or during events defined by specific policy. Unless otherwise established, distribution of the collected amount follows the guideline: 30% to Inkryptus and the remaining 70% divided equally across levels 1 to 7 of the participant's Sponsorship Line. Technical failures, protocol adjustments, or network events may require recalculations, which take precedence over previews.

#### **Staking — Performance Fee and Daily Commissions**

When someone in your network engages in staking or farming, they earn daily profits. The platform automatically applies a 25% performance fee on these profits and distributes daily commissions up to the 7th level.

Staking profits are paid in the same currency in which the user invested. To receive your share, you must have active staking in the corresponding currency. Earnings are credited to your staking balance and made available for collection (Harvest).

	Staking — Performance Fee and Daily Commissions	
Destination		%
Inkryptus		30%
1st Level		10%
2nd Level		10%
3rd Level		10%
4th Level		10%
5th Level		10%
6th Level		10%
7th Level		10%

### **Example**



**Member's Stake** 

1,000 INKY



Plan

Inky Pool 36 months (0.34% per day)



Daily Profit
Total

3.40 INKY



Client Profit (75%)

2.55 INKY



Performance Fee (25%)

0.85 INKY



Your Daily Commission (10% of the fee)

0.085 INKY



**Annual Projection** 

31.03 INKY

Note: values vary according to plan and daily rate.

#### **Fast Bonus and Special Rewards**

Inkryptus may establish promotional bonuses — including the Fast Bonus — and other temporary campaigns with their own rules, duration, and pre-defined budget.

Participation depends on meeting the specific eligibility requirements (such as active status, valid sponsorship, verified identity, and compliance with communication policies).

The exhaustion of the allocated balance or quota automatically ends the corresponding campaign, without any vested right to its continuation.

#### **Nature of the Fast Bonus**

The Fast Bonus is an additional incentive designed to reward new staking contracts in INKY Token with a term of six (6) months or longer.

Unlike other revenue distributions, it does not follow the 30% Inkryptus / 70% network split and is paid directly from Inkryptus' own dedicated reserve fund created exclusively for this purpose.

#### **Generation Rule**

Whenever an affiliate (IBO or referral) activates a new eligible contract (minimum 6-month term), an immediate bonus is generated for the network.

The calculation is based on the value of the new contract

5%
for contracts of
6 months

10% for contracts of 12, 24, or 36 months

The only exception occurs when a participant redeems expired contracts and then opens a new stake with an amount equal to or lower than the highest amount ever previously staked (known as the High Staked Amount).

In such cases, no new bonus is generated. To regain eligibility, the new contract must exceed the previous high-water mark — restoring Fast Bonus qualification.

#### **Network Distribution**

The bonus is distributed across up to seven (7) levels, according to the following percentage tables, with the 1st Level (direct IBO) receiving the highest share.

Payment is made in INKY Token, directly by Inkryptus, and credited to the eligible wallets at the time of contract activation.

#### **Notices and Limitations**

The Fast Bonus is paid directly by Inkryptus using the dedicated reserve fund established for this campaign.

Because it is a limited-time promotional incentive, the Fast Bonus may be modified, suspended, or terminated at any time, without prior notice.

No vested rights are created by participation. Any attempt to manipulate results — including multiple accounts, self-purchases, or fake referrals — will result in bonus cancellation and possible sanctions under the IBO Program Code of Conduct.

#### **Percentage Table by Level**

	Contracts of 12–36 months (10% total bonus)	
Destination		%
1st Level		5.00%
2nd Level		2.00%
3rd Level		1.00%
4th Level		0.50%
5th Level		0.50%
6th Level		0.50%
7th Level		0.50%

# 6-Month Contracts (5% total bonus) **Destination** % 1st Level 2.50% 2nd Level 1.00% 3rd Level 0.50% 4th Level 0.25% 5th Level 0.25% 6th Level 0.25% 7th Level 0.25%

# **Practical Examples**



#### **Active Subscription**

Three paying direct referrals generate \$2.40 each per month at your level, provided you are also eligible. The same logic applies proportionally up to the 7th level.



#### Withdrawal Fee

A user in your network makes a withdrawal; the fixed \$3 fee is distributed according to operational rules.



# **Daily Staking**

Your downline earns staking profits; 25% is charged as a performance fee and distributed on the same day. You receive your share only if you hold staking in the same currency.



#### **Game Win**

A winning bet of 10 INKY pays 19 INKY to the user; 1 INKY constitutes the fee and follows the standard distribution.

#### **Fast Bonus for a New Record**

#### 1st contract

100 INKY → generates 10 INKY bonus (10%).



#### 2nd contract

100 INKY → also generates 10 INKY bonus.

**Redeem at maturity: 200 INKY** 

#### 3rd contract after redemption

must be greater than 200 INKY to generate a new bonus.

The Compensation Plan rewards genuine ecosystem activity and responsible network building. Review the distribution guidelines, maintain your active eligibility, and consult the current tables and policies in the app and terms before communicating. In case of conflict or doubt, official publications take precedence.

#### **Glossary**

**Sponsorship Line:** hierarchical chain that organizes the distribution of benefits and network calculations.

**Standard 30%/70% Distribution:** guideline under which 30% remains with Inkryptus and 70% is equally shared across levels 1 to 7.

**Transaction Fee:** amount charged on certain operations, in accordance with operational policies.

**Performance Fee:** percentage applied solely to staking/farming profits, not to the principal.

**Fast Bonus:** limited INKY reward linked to surpassing a previous benchmark in staking contracts.

# **FAQ**

### Is the \$24 subscription fee always distributed the same way?

Yes. Unless a specific rule applies, the standard guideline is 30% to Inkryptus and 70% divided equally across levels 1 to 7.

#### Is the transaction fee always \$3?

The current schedule sets a fixed fee of \$3 per financial action, subject to updates under operational policies.

### How do I receive commissions from network staking?

Only from the performance fee on profits, and only if you hold active staking in the same currency.

## Does the Fast Bonus affect the client's principal?

No. It is paid from a dedicated vault and subject to specific rules and budget.

# Is there network distribution when a game results in a loss?

No. In case of a loss, there is no distribution to the network.

# 7. Support and Training

An IBO does not operate in isolation. Inkryptus provides support materials, formal service channels, and spaces for continuous learning. The main reference is the mobile application, which centralizes operations and official information, including sections such as the IBO FAQ, policies, and support contacts. Transactions and business management occur exclusively through the iOS and Android app.

# 7.1 Support Materials: Manuals, Presentations, and FAQs

IBOs must use only official and up-to-date content available in the app and official channels. Materials include the IBO Reference Guide, institutional presentations for ethical prospecting, policy documents, and the IBO FAQ, which consolidates answers regarding the 7-level network, subscriptions, fees, staking, payment schedule, and anti-abuse rules. These resources serve as communication and operational standards and must be consulted before any public disclosure.

# 7.2 Inkryptus University: Educational Content and Best Practices

Formal training is delivered through thematic tracks published in official channels. The typical scope covers blockchain fundamentals, user security, app operation, compliance best practices, responsible communication, network management, and understanding of the Compensation Plan. Inkryptus University organizes these modules into progressive levels, with reading materials, videos, and assessments. Schedules, certifications, and prerequisites are disclosed in the app and may be updated according to current educational policy. In the event of discrepancies between course material and policies, the official published text prevails.

# 7.3 IBO Community: Engagement, Events, and Experience Sharing (coming soon)

The community complements formal learning with meetings, mentoring, and discussion forums (coming soon). Participation promotes the standardization of best practices, prevents isolated interpretations, and improves outreach quality. Operational and policy-related questions must reference official materials, while sensitive cases should be directed to formal support. Records of networks, sponsorship lines, and assessment calendars are always validated by the platform systems.

Institutional channels and contacts are published on social media, the official website (<u>inkryptus.com</u>), including the official support email. Always use official means and maintain records of protocols and evidence.

# **Practical Examples**



#### **Preparation for Presentation**

Before presenting the opportunity, the IBO reviews the Guide, downloads the latest official presentation, and consults the IBO FAQ to align messaging on subscriptions, transaction fees, and relevant IDs.



# **Operational Question**

If a payment schedule question arises, the IBO checks the relevant section in the app and, if still unclear, opens a support ticket by email, attaching screenshots and relevant IDs.



# **Compliance in Training**

After completing a module on KYC and AML/CFT (when applicable), the IBO updates internal procedures and trains the team to verify documentation and communicate risks in line with policies.

#### **Community as Reinforcement**



In case of disagreement regarding the sponsorship line, the IBO verifies system records and refers the issue to official channels, sharing only lessons learned with the community without exposing sensitive data.

## Support, training, and community form a threefold structure



Official materials for immediate guidance, educational tracks for progressive mastery, and peer networks for practical maturity. In any doubt, prioritize what is in the app and official documents. Continuous alignment with these resources reduces errors, mitigates risks, and elevates the quality of IBO activity.

#### **Glossary**

**Official Materials:** documents and communication pieces published or approved by Inkryptus, including the IBO Guide, presentations, and IBO FAQ.

**Inkryptus University:** formal training and educational tracks published in official channels; the official policy prevails in case of conflict.

**IBO Community:** collaborative environment for experience sharing aligned with policies and system records.

**Official Support:** institutional contact disclosed in Inkryptus' official channels, including support@inkryptus.com

**IBO FAQ:** section compiling frequently asked questions on the network, fees, staking, payment schedule, and anti-abuse rules.

# **FAQ**

# Where can I find updated materials?

In the app and official channels, including the IBO FAQ and Program sections.

#### Is support available by email?

Yes. The institutional support contact is support@inkryptus.com.

#### Do Inkryptus University courses replace policies?

No. In case of discrepancies, the official text prevails.

# Is the app truly the only operational channel?

Yes. Transactions are carried out exclusively through the iOS and Android app.

# 8. Glossary and Definitions

This glossary consolidates technical and institutional terms used in the Inkryptus IBO Program. The definitions presented here are drawn from official documents and emphasize accuracy, consistency, and practical use in the daily activities of an IBO. In case of discrepancies, the versions published by Inkryptus in its official terms and materials prevail.

# 8.1 Basic Terms - IBO, Network, Sponsorship Line, Benefits

**IBO** (Independent Business Owner): an independent individual who promotes a company's products/services, with the freedom to manage time, strategies, and earnings; within Inkryptus, part of the official affiliate program that generates income from actual platform activity.

**Network:** hierarchical structure formed by successive referrals, limited to seven levels, used for the calculation of commissions, bonuses, and benefits under the IBO Program.

**Sponsorship Line:** successive chain linking each IBO to their direct sponsor and uplines; the formal structure recognized for organizing the network and distributing earnings, safeguarded by Inkryptus' policies.

**Benefits:** the set of advantages granted to an active IBO, including access to tools, participation in the network, and receipt of commissions and bonuses under current rules.

# 8.2 INKY Token - Utility, Staking, Swaps, and Games

**INKY Token:** a utility cryptoasset compatible with the platform, used to access functionalities such as staking, swaps, games, bonuses, and incentives; it does not constitute a security nor a guarantee of returns.

**Staking:** allocation of assets into a smart contract to generate profits; official documentation specifies plans, rate/APY calculations, withdrawals, and eligibility.

**Harvest:** the act of collecting staking profits into the user's balance, with usage instructions provided in official materials.

**Swap:** conversion between supported cryptoassets directly within the platform.

**Games (e.g., CoinFlip):** entertainment features; upon a win, part of the amount serves as a platform fee and follows the standard distribution of rewards; documents specify wager values and describe the planned proof-of-randomness mechanism.

# 8.3 Regulatory Terms - KYC, AML/CFT, IBO Contract

**KYC (Know Your Customer):** identity verification process, including collection and analysis of personal and documentary information, to confirm authenticity, prevent fraud, and meet regulatory requirements.

**AML/CFT (Anti-Money Laundering/Combating the Financing of Terrorism):** set of policies and controls designed to prevent money laundering and terrorist financing within the platform and IBO Program.

**IBO Contract:** the legal instrument formalizing the relationship between Inkryptus and the IBO, regulating rights, obligations, benefits, operations, and consequences of non-compliance.

# **Practical Examples**



#### **Use of INKY in Games**

In a CoinFlip win, 0.10 of the wager constitutes the fee and follows the standard IBO Program distribution; in a loss, no distribution is made to the network.



#### **Staking and Harvest**

The user deposits eligible assets, monitors profits, and performs harvests according to platform instructions.

Standardized definitions ensure that IBOs understand, communicate, and execute processes consistently. Consulting this glossary minimizes misinterpretation and aligns field practices with what is officially documented and required by the IBO Program.

# **FAQ**

## Are the Network and Sponsorship Line the same?

No. The Network encompasses the entire structure of all levels; the Sponsorship Line is the formal chain connecting you to your sponsor and uplines.

#### Can INKY be used for all resources?

Yes. INKY is a utility token for staking, swaps, games, and bonuses, as outlined in policies.

# What is required to assign a new IBO to my line?

Acceptance of the IBO Contract and KYC validation, as recorded by the platform.

# Where can I find instructions for staking and harvest?

In the official materials, within sections dedicated to plans, rate calculations, and procedures.

# Is the CoinFlip proof-of-randomness active?

Documentation describes its planned implementation, with validation by hash after each play. Check the latest version in the app.

# 9. Appendices

The appendices provide quick access to documents detailing the ecosystem's operation, the project's technical foundation, and contractual rules. In case of discrepancies between materials, the official version published by Inkryptus through its channels and application always prevails.

# 9.1 IBO FAQ - Most Common Questions and Answers

The IBO FAQ consolidates explanations about what it means to be an IBO, how the 7-level network operates, subscription and inactivity, commission payment currencies, eligibility requirements, and expansion limits. It is maintained within the IBO Program sections and must be consulted before presentations or public communications.

Official IBO FAQ: inkryptus.com/ibo/

# 9.2 Whitepaper – Technical Foundation of the INKY Ecosystem

The Whitepaper presents the project's technical and economic vision: market context, platform architecture, INKY token, roadmap, and issuance and burn mechanisms. It serves as a reference for technical discussions with more advanced prospects, without replacing operational policies.

Official Whitepaper: <a href="mailto:inkryptus.com/whitepaper/">inkryptus.com/whitepaper/</a>

# 9.3 Terms and Conditions - Official Contractual Rules

The Terms and Conditions govern rights, obligations, eligibility, updates, and consequences of non-compliance. Adherence occurs through electronic acceptance during registration; continued use implies agreement with the current version. In case of doubt, the version published on the platform prevails.

#### Questions about payments and currencies:

check the IBO FAQ first; if unresolved, open a support ticket via official channels at support@inkryptus.com.

#### **Technical questions:**

use the Whitepaper to explain architecture, tokenomics, and roadmap, ensuring the discussion remains aligned with current policies.

Official Terms and Conditions of the Inkryptus IBO Program: <a href="inkryptus.com/ibo/">inkryptus.com/ibo/</a>

# **Quick FAQ**

#### Where can I find the IBO FAQ?

In the IBO Program section and in the official materials of the app.

# Does the Whitepaper replace policies and terms?

No. It is a technical reference; in case of conflict, the official policies and Terms prevail.

#### How do I know which version of the Terms is in force?

The version published on the platform is the current one and supersedes all previous versions.

# Is there an official support channel?

Yes. Institutional support email: support@inkryptus.com.

