



Junior Advertising Program

Program Overview

Junior advertisers are partnered with our Advertising Partners to increase their selling power. These online Advertisers need more processing power due to the high amount of sales they are making each month.

The main issue the advertisers run into is that the Payment Technology Companies (e.g. Visa, Mastercard, etc.) have regulations that limit sales volume per merchant account. Due to the high amount of sales, they need to partner with a Junior Ad Partner to increase their capacity to process more online sales. We establish an LLC on behalf of The Junior Ad Partner which is paired with an Ad Partner to increase sales volume.

Generally the LLC's merchant account is permitted to process payments for a duration of 14 to 18 months, although there is no guarantee as to the actual longevity of merchant accounts. While actively paired with an advertiser and processing payments, the Jr Ad Partner will receive \$1,000 per month.

Junior Ad Partner Specifics

To qualify for this program you need to meet all the requirements below:

- \$5K one-time fee
- Credit score over 650
- Income of at least \$15K a year
- 3 months of bank statements
- 2 years of tax returns
- Valid driver's license



Junior Ad Partners are crucial to advertising partners because each partnership adds an additional \$100k-\$200k in processing power per month for the advertising partner.

With all our advertising partners' revenue being over \$1M+ per month, they are constantly looking for more partners in order to scale their processing power.

Definitions

- **Merchant Processing**
 - The process in which card payments are accepted. Once a card payment is accepted at the point-of-sale (POS), the information is processed and sent to the merchant bank account, the customer's bank account, and the payment technology company.

- **Chargeback**
 - A chargeback can occur if a consumer disputes a purchase made using their credit card, claiming that it was fraudulent or made without their knowledge or permission. When a buyer disputes a purchase, the credit card company involved reverses the charge, reimbursing the buyer in full and debiting the business' account.
 - We have specific software in place that keeps chargeback rates under 5%.

- **High Risk Merchant Processing**
 - We are in the high risk merchant processing industry — it is high risk because if the person and card are not present (e.g. online transactions), there is a higher risk of fraudulent activity or chargebacks.

FAQs

- **What do the Online Advertisers sell?**
 - They sell a different variety of products (i.e. gadgets, nutraceuticals, etc). We know that product trends change and so in order to stay competitive we sell



different verticals to keep up with the demands from the traffic we acquire through cost-per-acquisition (CPA).

- **What are some examples of high risk merchant banks we are working with?**
 - Payment Cloud, SMB Global, Host Merchant Services, and Durango Merchant Services, etc, are some examples of high risk merchant banks that we work with.

- **How will this affect my taxes?**
 - You will receive a K-1 tax form at the end of the year for the \$1K you receive monthly.
 - The LLC will either break even or show a loss. You can use that for your personal taxes and it will not negatively affect your tax bracket. We have a team of licensed CPAs that will work with you at no additional cost.

- **What does the one-time setup fee go towards?**
 - Toward our operating expenses, including but not limited to:
 - VAs
 - Merchant processing fees
 - Lawyers' fees
 - Etc.

- **Why can't advertising partners achieve a higher cap themselves?**
 - As mentioned previously, Payment Technology Companies (e.g. Visa, Mastercard, etc.) have regulations that require a percentage of fees for sales volume. In compliance with existing regulations, we are able to partner Junior Ad Partners to online Advertisers to increase their capacity to process their sales.

- **How long will I be receiving passive income?**
 - Typically our average account life lasts about 14-18 months.

- **Will I have access to the business bank account?**
 - As a Jr. Ad Partner, your LLC's Merchant Account will be continuously effectuating transactions. As a result, the LLC's bank account could have substantial sums of money at any given time.
 - Nonetheless, as part of the agreement, you will promise not to withdraw, transfer, deposit, or otherwise interfere with the LLC's bank and other accounts.
 - Such actions could have serious consequences, resulting in harm to consumers, banks, and advertisers.



Steps to Completing the Partnership

1. Submit Qualification Survey
2. After qualifying you will receive a DocuSign contract
 - a. Review & Sign the Contract
 - b. Follow the wiring/Zelle instructions listed in the contract.
3. After we receive the money, you will receive a link via email to complete the Personal Docs Form. (This is where you will submit the required documents).
4. Once we verify your documents, we will email you asking for your authorization to create an LLC in your name.
5. After the LLC is created, you will receive an email with the EIN, OSBR Registration, LLC certificate.
6. Then, we will send you instructions on how to open a bank account at Bank of America (in-person or online) because it is easier to work with them (i.e. fees, quicker turnaround time, better customer support, etc.)
7. Follow the instructions we send you during setup: order checks with the LLC name on there and your name, upload all of your banking documentation to the link we provided in the email.
8. We will work to partner you with an advertiser. There will be multiple contracts involved (fulfillment agreement, CRM agreement, bank agreements, and a contract between advertisers.) All of these will be submitted through DocuSign.
9. After you are partnered and have signed the contracts, there will be an estimated 1-2 week waiting period before receiving your first paycheck.