Corsair Connect Compliance Manual

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This document contains the complete compliance documentation for Corsair Connect operations.

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Overview

Company fundamentals and key concepts

Overview

Understand what Corsair Connect is, how it works, and the key concepts you need to know.

In This Section

Page	Description
What is Corsair Connect?	Company overview and mission
How It Works	The business model explained
What is CSR?	CSR Plastic Credits explained
What is PNP?	Plastic Neutral Packages explained
What is a Business License?	Independent Associate licensing
Wallets: OCA & BW	Operating Cash Account vs Bonus Wallet
Policies Summary	Key policies at a glance
Corporate Structure	Legal entities, ownership, registration
CSR Technical	Token specifications, blockchain, smart contract
CSR Annualized (CSR25/CSR26)	New annual token model
Platform Roadmap	Future versions and planned features
Academy Resources	Training materials and educational content
2025 Platform Updates	Major changes and new features
Corsair Connect Rebrand (2026)	Amplivo to Corsair Connect transition

Quick Facts

- **Brand:** Corsair Connect
- **Business model:** Direct sales / network marketing
- **Primary product:** CSR Plastic Credits via Plastic Neutral Packages
- **Platforms:** corsairconnect.com, csrnow.com, Canada platform, Academy

2025 Platform Updates

This page documents significant platform changes introduced or planned for 2025 and the transition to Corsair Connect.

Overview

Change Area	Status
CSR25 token introduction	Active
KYC outsourcing (Shufti Pro)	Active
Value-based vouchers	Planned
Gift code transfer removal	Planned
Inter-account transfer removal	Planned
CSRnow purchase changes	Under consideration
Corsair Connect rebrand	Early 2026

CSR25 Token Introduction

The CSR25 token represents the evolution of CSR to an annualized model.

Property	Detail
Token name	CSR25
Launch	2025
Equivalence	1 CSR25 = 100g plastic (same as original)
Minting	On-demand based on verified recovery
Future	CSR26 planned for 2026

See: CSR Annualized Tokens for full details.

KYC Outsourcing

KYC verification has been outsourced to Shufti Pro for automated processing.

Property	Detail
Provider	Shufti Pro
Benefit	Faster, more consistent verification
Process	Automated with manual override available

See: Automated KYC (Shufti Pro) for full details.

Value-Based Gift Vouchers

A new voucher system is expected to replace the current gift code model.

Planned Features

Feature	Description
Value-based	Voucher holds a monetary value (not product-specific)
Redemption	Redeems to OCA balance
Spending options	PNPs, Business Licenses, or other Value-Based Vouchers
Restriction	Value cannot be withdrawn from platform

Key Differences from Gift Codes

Aspect	Current Gift Codes	Value-Based Vouchers
Tied to	Specific PNP product	Monetary value
Redemption	Directly to CSR delivery	To OCA for spending
Transferability	Can be given to others	Same
Withdrawal	N/A (product-based)	Cannot withdraw value

Gift Code and Transfer Changes

Gift Code Transfers

Current	Planned
Gift codes can be transferred between members	Feature to be removed in Amplivo V2
Used to onboard new members	Alternative processes to be introduced

Inter-Account Transfers

Current	Planned
KYC'd members can transfer funds within organization	Feature to be removed in Amplivo V2
Used for team support and advances	Alternative processes to be introduced

Reason for Changes

Factor	Detail
Compliance	Simplify regulatory compliance
Transparency	Clearer transaction trails
Security	Reduce potential for misuse

CSRnow.com Purchase Platform

Current Status

CSRnow.com serves as a purchase platform for PNPs, particularly for:

- Corporate buyers requiring VAT invoices
- Buyers who prefer separation from MLM platform

Planned Changes

Property	Detail
Status	Under consideration for termination
Timeline	Possibly with Amplivo V2 launch
Reason	Platform consolidation
Alternative	All purchases through main platform

Impact if Implemented

Buyer Type	Impact
Corporate buyers	Purchase through main platform
EU buyers	VAT invoicing through alternative process
Current CSRnow users	Migration to main platform

Canada Platform Consolidation

Current State

Platform	Purpose
Canada.Amplivo.com	Canadian users, CAD, local tax
Separate codebase	WordPress, Node.js

Future State

Change	Detail
Consolidation	Canadian features merged into main platform
Launch	With Amplivo V2
Tax handling	Localized taxes for all jurisdictions
Benefit	Single platform, worldwide availability

Retirement Process Enhancements

Current Process

Standard retirement through CSRnow.com with blockchain recording.

Planned Enhancements

Enhancement	Description
Off-site retirement	Retire CSR without logging into CSRnow
Third-party agents	Certified agents can process retirements
Alias recording	Retiree name recorded with alias on blockchain
Enhanced certificates	Improved certification delivery

Corsair Capital PLC

Property	Detail
Status	Launch imminent
Product	Share purchase opportunity
Platform	Through member back office

See: Corsair Capital PLC Shares for details.

2026 Rebrand

Property	Detail
Current brand	Amplivo
New brand	Corsair Connect
New domain	corsairconnect.com
Timeline	Early 2026

See: Corsair Connect Rebrand for full details.

Timeline Summary

Quarter	Changes
Q1 2025	CSR25 introduction, Shufti Pro KYC
Q2-Q3 2025	Platform development, feature updates
Q4 2025	Corsair Capital PLC launch
Q1 2026	Corsair Connect rebrand, Amplivo V2 launch

What Members Should Do

Now

Action	Reason
Review new CSR25 information	Understand token changes
Complete KYC if pending	New automated process available
Note current processes	Some may change

Preparing for Changes

Action	Reason
Complete pending gift code transfers	Feature may be removed
Resolve pending inter-account transfers	Feature may be removed
Keep records	Document current balances and history

Stay Informed

Channel	Purpose
Official announcements	Change notifications
Academy updates	New training materials
Support communications	Process guidance

Questions and Support

Question Type	Channel
Feature changes	Support ticket
Timeline queries	Support ticket
Impact on account	Support ticket

Related Documentation

- CSR Annualized Tokens
- Corsair Connect Rebrand
- Automated KYC
- Platform Roadmap
- Corsair Capital Shares

Academy Resources

Academy.Amplivo.com is the educational hub for Corsair Connect, providing training materials, guides, and tools for members and partners.

Overview

Property	Detail
Platform	Academy.Amplivo.com
Purpose	Education, training, and support resources
Access	Partners with active accounts
Languages	Majority of content in English

Access Requirements

User Type	Access Level
Visitors	Limited public content
Customers	Basic resources
Partners (IAs)	Full access to all materials

Note: There is no separate registration for Academy. Access is linked to your Amplivo/Corsair Connect account.

Content Categories

Educational Materials

Category	Description
CSR understanding	What CSR is, how it works, lifecycle
MLM principles	Network marketing fundamentals
Business building	Strategies for growing your team
Compliance training	Marketing rules, prohibited activities
Platform tutorials	How to use back office features

Training Videos

Type	Description
Getting started	Account setup, first steps
Product knowledge	PNPs, CSR, delivery schedules
Compensation plan	Understanding earnings
Marketing guidelines	Compliant promotion methods
Technical guides	Platform navigation

Note: Majority of video content is in English. Translations are managed by the support team and updated by network members.

Support Resources

Resource	Description
Guides	Step-by-step written instructions
Tutorials	Visual walkthroughs
FAQs	Common questions answered
Glossary	Key terms defined

Financial Wizards

The Academy hosts interactive tools to simplify financial processes:

Wizard	Purpose
USDT Deposit Wizard	Step-by-step USDT deposit guide
Euro Deposit Wizard	Euro deposit process
CAD Deposit Wizard	Canadian dollar deposits
Withdrawal Wizard	Withdrawal process guidance

Upcoming Features

Feature	Status
KYC hosting	Will host KYC procedures (via Shufti Pro)
Expanded curriculum	Broader personal/professional development
Platform integration	Features moving to Amplivo V2

Content Structure

By Audience

Audience	Content Focus
New members	Onboarding, basics, getting started
Active partners	Advanced strategies, compliance
Leaders	Team management, training others

By Topic

Topic	Materials Available
Products	PNP guides, CSR explanations
Compensation	Plan details, rank qualifications
Marketing	Approved methods, compliance
Operations	Deposits, withdrawals, KYC
Leadership	Team building, mentoring

How to Access

Step	Action
1	Log in to your Amplivo account
2	Navigate to Academy.Amplivo.com
3	Your account credentials grant access
4	Browse available content

Content Updates

Aspect	Detail
Frequency	Updated as needed
Translations	Managed by support team
Network contributions	Members can update translations
Review	Content cannot be reviewed by company staff in non-English languages

Restricted Content

Some materials require partner status:

Content Type	Access Requirement
Visitor materials	Open to all
Partner materials	Active Business License
Leadership content	Rank-qualified partners

Integration with Main Platform

Current State

Academy operates as a separate companion site with unique features like financial wizards.

Future State (Amplivo V2)

Change	Detail
Educational content	Integrated into main platform
Support features	Migrated to unified experience
Financial wizards	Part of main back office
Result	Single platform, no multi-site navigation

Best Practices

Practice	Reason
Complete training before promoting	Ensures accurate representation
Review compliance materials regularly	Rules may update
Use official materials	Approved content reduces risk
Share Academy with downline	Helps team success

Support

Issue	Channel
Cannot access Academy	Support ticket
Content questions	Support ticket
Translation errors	Contact support team
Suggestions	Submit via support

Related Documentation

- What is Corsair Connect?
- Platform Roadmap
- Marketing Compliance

Corporate Structure

Legal entities, ownership, and corporate registration details.

Amplivo Limited

Registration

Property	Detail
Company name	Amplivo Limited (formally Cloud Horizon Limited)
Registration number	279133
Jurisdiction	Cayman Islands
Registered address	Floor 4, Willow House, Cricket Square, Grand Cayman, KY1-1112, Cayman Islands

Secretarial Address

Property	Detail
Provider	Alpha Management
Address	2408 South Tower, Emirates Financial Towers, DIFC, Dubai, United Arab Emirates

Website

Property	Detail
URL	https://amplivo.com
Purpose	Main platform for partners and customers

Ownership Structure

Corsair Holding

Property	Detail
Relationship	Parent company of Amplivo Limited
Ownership	100% ownership of Amplivo Limited

Corsair Holding Ownership

Property	Detail
Owners	Five founding partners
Majority shareholder	Jussi Saloranta
CIO	One of the founding partners (author of compliance bundle)

Related Entities

CSR Services Europe OU (CSE)

Property	Detail
Entity type	OU (LLC equivalent)
Location	Estonia
Ownership	100% owned by Corsair
Purpose	VAT-compliant European transactions via CSRnow.com
Operations	Does not generate profit; covers operational costs
Employees	One employee

Canadian Company

Property	Detail
Location	Canada
Ownership	100% owned by Corsair
Purpose	Canadian market operations, tax compliance
Platform	Canada.Amplivo.com

Corsair Asia

Property	Detail
Role	Bulk purchases of PNPs
Relationship	Sells PNPs to CSE

Company History

Timeline

Date	Event
Original formation	Cloud Horizon Limited formed, lay dormant
December 2018	Trading commenced as MLM enterprise
2019	Rebranded to Amplivo (retained Cloud Horizon Limited name)
~December 2020	Relationship with Sepco Limited ended
Early 2020	Corsair (Jussi Saloranta) began collaborations
Early 2021	Collaboration relationship failed
February 2021	Jussi Saloranta purchased Cloud Horizon for 1 Euro
February 2021	Company renamed to Amplivo Limited
Post-February 2021	Previous products/services removed, simplified model

Previous Relationships

Entity	Relationship	Status
Sepco Limited	Chemical recycling machine development	Ended ~2019
Previous owners	Original operators	Sold February 2021

Pre-2021 Products

Status	Detail
Various products/services	All removed during 2021
Details	Out of scope for current documentation

VAT Status

Amplivo Limited (Cayman Islands)

Property	Detail
VAT applied	Never
Reason	Cayman Islands entity, does not report VAT on sales

CSR Services Europe (Estonia)

Property	Detail
VAT applied	Yes (European buyers)
Non-EU	Classified as exports, no VAT
Reporting	Reports and pays VAT to European authorities

Canadian Company

Property	Detail
Sales tax	Charged according to member location in Canada
Reporting	Paid to Canadian authorities quarterly

Accounting Status

Property	Detail
Formal accounting documents	Few produced since formation
Post-2021 focus	Simplification and transparency

Platforms by Entity

Platform	Operating Entity
Amplivo.com	Amplivo Limited (Cayman Islands)
Canada.Amplivo.com	Canadian company
CSRnow.com	CSR Services Europe OU (Estonia)
Academy.Amplivo.com	Amplivo Limited
CorsairNow.com	Corsair

Regulatory Notes

Business License Jurisdictions

Jurisdiction	Policy
Standard	$100 annual fee
Canada	Cannot charge fee (regulatory restriction)
Canada solution	Gift business license at signup, renew FOC annually
Alternative considered	Price Canadian license at zero

Canadian Member Handling

Scenario	Handling
No login for 1 year	Becomes abandoned (end of 2nd year minimum)
Reactivation requested	Business license reissued

Related Documentation

- What is Corsair Connect?
- What is Business License?
- Banking & Deposit Details

CSR Annualized Tokens (CSR25, CSR26)

Starting in 2025, Corsair introduces annualized CSR tokens that align token issuance directly with verified environmental impact.

Overview

Property	Detail
Token series	CSR25 (2025), CSR26 (2026), continuing annually
Environmental value	Identical to original CSR: 1 token = 100g plastic
Blockchain	Ethereum (ERC-20)
Key difference	Minted on demand based on verified recovery

CSR25 vs Original CSR

Property	Original CSR	CSR25 (Annualized)
Initial mint	10 billion at launch	None (mintable on demand)
Minting trigger	Pre-minted	At point of verified plastic recovery
Supply model	Fixed initial supply	Dynamic, correlated to recovery volume
Environmental link	Retrospective	Real-time verification
Token burn	Uncommitted tokens burned end of 2024	Not applicable

Key Characteristics

Minting Process

Step	Description
1	Plastic waste physically recovered from environment
2	Recovery volume verified and documented
3	CSR25 tokens minted matching exact recovery amount
4	1 CSR25 = 100g of verified recovered plastic

Retirement Process

Step	Description
1	Token holder initiates retirement on CSRnow.com
2	Tokens sent to retirement vault (permanent)
3	Retirement triggers issuance of certification
4	Certificate confirms verified end-use of plastic credits

Governance and Transparency

Feature	Detail
On-chain recording	All minting and retirement events recorded
Auditability	Full transparent audit trail on blockchain
Verification	Third-party certification for recovery volumes
Contract source	Verified and published on Etherscan

CSR26 and Future Tokens

Property	Detail
Pattern	CSR[YY] format (CSR25, CSR26, CSR27...)
Equivalence	Always 100g per token
Lifecycle	Same framework as CSR25
Purpose	Annual series for continuous tracking

Benefits of Annualized Model

Benefit	Description
Traceability	Direct link between token and specific recovery event
Integrity	No oversupply possible—tokens match physical work
Transparency	Real-time visibility into environmental impact
Credibility	Strengthens environmental claims with verifiable data
Compliance	Aligns with sustainability reporting standards

What This Means for Members

Aspect	Impact
Token value	Same environmental representation (100g plastic)
Delivery	CSR25 delivered for 2025 purchases
Retirement	Same process, enhanced certification
Hall of Fame	Continues to recognize environmental commitment
Existing CSR	Original CSR remains valid and tradeable

Token Identification

Token	Year	Minting Model
CSR	2021-2024	Pre-minted 10B, uncommitted burned
CSR25	2025	Minted on demand
CSR26	2026	Minted on demand

Technical Specifications

Property	Detail
Token standard	ERC-20
Blockchain	Ethereum
Contract type	Mintable, ownable
Base library	OpenZeppelin
Decimals	Standard ERC-20

Related Documentation

- What is CSR?
- CSR Technical
- Platform Roadmap

CSR Technical Details

Blockchain specifications, token mechanics, and technical architecture.

CSR Token Specifications

Basic Properties

Property	Detail
Token name	CSR Plastic Credit
Token standard	ERC-20
Blockchain	Ethereum mainnet
Launch date	9th February 2021
Initial mint	10 billion CSR

Token Definition

Property	Detail
1 CSR	Represents 100 grams of plastic waste removed
10 CSR	Represents 1 kilogram of plastic waste removed
1 kg removed	= 10 CSR Plastic Credits

Smart Contract

Contract Details

Property	Detail
Type	Standard Mintable Ownable ERC20
Library	OpenZeppelin (widely used, battle-hardened)
Source code	Verified and published on Etherscan.io

Owner Functions

Function	Description	Status
Change name	Owner can change token name	Never used, no plans to use
Change symbol	Owner can change token symbol	Never used, no plans to use
Renounce ownership	Permanently removes owner functions	Can be invoked, no current intention

Renounce Ownership

Aspect	Detail
Process	Creator calls function, signs transaction, pays ETH gas fee
Effect	Permanently removes ability to change name/symbol
Status	Not invoked, no intention to do so

Corporate Wallets

Wallet Management

Property	Detail
Holders	Corsair and Amplivo
Manager	Group CIO
Contents	Do not represent CSR in circulation
Purpose	Corporate reserves, delivery source

CSR Release

Trigger	Detail
Plastic waste removed	By Corsair or Contributor Program participants
Release	From corporate vault
Delivery	To CSR Wallet in CSR Central (CSRnow.com)

CSR Original (2021)

Overview

Property	Detail
Minting date	2021
Volume minted	10 billion CSR
Purpose	Digital receipt for plastic waste removal

Token Burn Plan

Property	Detail
Scope	CSR not delivered or committed by end of 2024
Action	Permanently removed from circulation (burned)
Purpose	Align circulating supply with actual plastic removal

Buyback Program

Property	Detail
Source	Portion of Corsair's revenue from oil sales
Action	Repurchase CSR Original from open market
Purpose	Sustain token value, provide market liquidity
Destination	Corsair's balance sheet

CSR Annualized (Future)

Overview

Property	Detail
Naming	CSR[YY] (e.g., CSR25 for 2025)
Start	January 2025
Purpose	Align token issuance with actual annual impact

Minting Schedule

Property	Detail
Frequency	Monthly
Basis	Verified plastic waste removed that month
Verification	Based on Corsair and contributing partners' activities

Transparency

Aspect	Detail
Matching	Token issuance matches real-time environmental efforts
Reporting	Enhanced transparency for token holders
Credibility	Reinforces CSR as measure of environmental impact

Future Buyback

Property	Detail
Status	Framework not finalized
Possibility	May include similar or adapted strategies
Factors	Market conditions, Corsair's strategic goals

Blockchain Continuity

Property	Detail
Platform	Ethereum blockchain (anticipated)
Contract	Similar mechanism to original CSR
Benefits	Continuity, reliability, integration with existing infrastructure

Token Distribution

Delivery Mechanism

Step	Detail
1	Plastic waste removed by Corsair/contributors
2	CSR released from corporate vault
3	Delivered to CSR Wallet in CSR Central (CSRnow.com)
4	Delivered in installments per promotion terms

Historical Distribution (Pre-October 2023)

Property	Detail
Method	Delivered simultaneously to blockchain address
Gas costs	Borne by company
Change	October 2023: CSR Central launched

Current Distribution (Post-October 2023)

Property	Detail
Platform	CSR Central (part of CSRnow.com)
Storage	CSR Wallet within CSR Central
Withdrawal	Member-initiated to external ERC-20 wallet

Withdrawal Technical Details

TokenAward.com

Property	Detail
Purpose	CSR distribution to members
Architecture	Built by CIO
Optimization	Gas cost optimization
Operator	Senior support team member under CIO guidance
Future	May be phased out for direct single-transfer

Withdrawal Process

Step	Detail
1	Member selects Withdraw, chooses EOA, specifies amount
2	Security: OTP and Google Auth confirmation
3	Request reported to CEO for approval
4	Auto-approve threshold: 300,000 CSR (subject to change)
5	Processing typically on Sundays
6	Distribution via TokenAward.com

Withdrawal Fee

Property	Detail
Amount	250 CSR
Purpose	Cover gas costs
Destination	Designated wallet on CSR Central for future gas

Withdrawal Restrictions

Restriction	Detail
Supported	Any EOA (Externally Owned Account) on Ethereum
Not supported	Exchanges, other contracts

Retirement Vault

Technical Implementation

Property	Detail
Type	Null contract
Design	No withdrawal function
Effect	Tokens permanently out of circulation
Source code	Verified and published on Etherscan.io

Retirement Process

Step	Detail
1	Holder navigates to CSRnow.com
2	Initiates retirement of any CSR amount
3	CSR sent to retirement vault
4	Transaction hash and sending address recorded
5	Certificate available for download

Gas Fees

Property	Detail
Responsibility	Retiring member pays gas costs
Additional fees	None charged by CSRnow.com

Security & Compliance

AML/CFT

Property	Detail
Status	Actively seeking compliance
Scope	Applicable anti-money laundering regulations
Scope	Combating financing of terrorism regulations
Purpose	Uphold legal integrity of platforms and CSR ecosystem

Audits

Property	Detail
Smart contract	Regular audits of CSR token activity
Purpose	Understanding of circulating CSR activity

Exchanges

Exchange Listings

Property	Detail
Company role	Works with exchanges to encourage listing
Control	No control over who lists CSR
Fees	Amplivo has no part in exchange fees

Exchange Operations

Action	Detail
Deposit	CSR can be deposited to any exchange listing CSR
Trade	CSR tradeable against other crypto assets
Withdrawal	CSR can be withdrawn from exchanges
Fiat conversion	Some exchanges allow USDT→fiat conversion

Compliance Uncertainties

Area	Status
CSR token issuance alignment	Under compliance review
Regulatory standards	Seeking legal opinion
Required changes	To be addressed before legal opinion

Related Documentation

- What is CSR?
- CSR Withdrawal Fees
- CSR Retirement

How It Works

The Corsair Connect business model in simple terms.

The Cycle

```
flowchart LR
    A[Customer buys PNP] --> B[Corsair recycles plastic]
    B --> C[CSR Credits issued]
    C --> D[Customer receives CSR]
    D --> E[Customer can withdraw/transfer]
```

Step by Step

1. **Customer signs up** and completes KYC verification

2. **Customer deposits funds** (EUR, CAD, or USDT)

3. **Customer purchases** a Plastic Neutral Package (PNP)

4. **Corsair processes** the plastic waste

5. **CSR Credits are delivered** over 40 weeks (10 installments)

6. **Customer can withdraw** commission earnings

Two Types of Participants

Customers

- Purchase PNPs to receive CSR Plastic Credits

- Can transfer CSR to other members

- Cannot earn commissions on others' purchases

Independent Associates (IAs)

- Everything a customer can do, PLUS:

- Sponsor new customers and IAs

- Earn commissions on downline purchases

- Build a marketing organization

Revenue Flow

When a PNP is purchased, the payment is split:

Destination	Purpose
Corsair Connect	Operations, plastic processing
Commission pool	Paid to sponsoring IAs
IA's OCA wallet	70% of commissions earned
IA's Bonus Wallet	30% of commissions earned

Weekly Cycle

- **Commission period:** Weekly
- **Pay run cutoff:** Friday 23:59 GMT
- **Processing:** Following business days

Platform Roadmap

Future platform versions, planned features, and development direction.

Platform Versions

Current Platforms

Platform	Version	Technology	Developer
Amplivo.com	V1	PHP, Yii 2 framework	Hungary (third-party)
Canada.Amplivo.com	V1	WordPress, Node.js	India (third-party)
CSRnow.com	V1	Custom	India (third-party)
Academy.Amplivo.com	V1	Custom	-

Planned Platforms

Platform	Version	Technology	Developer	Status
Amplivo.com	V2	Laravel v10, Node.js	India (same team)	In development
CSRnow.com	V2	Laravel v10, Node.js	India (same team)	Planned

Amplivo.com V2

Overview

Property	Detail
Purpose	Complete overhaul of current platform
Goal	Enhanced user experience and functionality
Technology	Laravel v10, Node.js

Planned Features

Feature	Description
Improved UX	Enhanced user interface
Consolidated features	Features from Academy integrated
Streamlined processes	Simplified user interactions

CSRnow.com V2

Overview

Property	Detail
Purpose	Comprehensive platform update
Timeline	Starting January 2025
Technology	Laravel v10, Node.js

Key Feature: CSR Annualized

Property	Detail
New token	CSR[YY] format (e.g., CSR25)
Management	Platform to manage annualized CSR tokens
Minting	Monthly based on verified plastic removal

Academy.Amplivo.com Evolution

Current State

Feature	Description
Educational content	Training materials for partners
Support resources	Guides, tutorials, learning tools
Financial wizards	Deposit/withdrawal process simplification
KYC	Will host KYC procedures (awaiting outsource partner)

Future Integration

Change	Detail
Amplivo V2.x	Educational content to be integrated
Feature migration	Transactional/support features to move to main platform
Result	Centralized functions, streamlined interaction

Planned Expansions

Feature	Description
Educational expansion	Broader resources for personal/professional development
CAD functionality	Aligned with Canada.Amplivo.com launch
Euro functionality	Financial wizard enhancements

Canada.Amplivo.com Future

Current Purpose

Property	Detail
Target	Canadian users
Features	Local taxation, CAD deposits/withdrawals
Development	Low-cost, mostly in-house/separate team

Cross-Platform Consolidation

Current State	Future State
Features spread across Amplivo.com, Academy, Canada.Amplivo.com	Consolidated in Amplivo V2.x
Multiple site navigation	Single platform access

KYC Outsourcing

Current State

Property	Detail
Process	Manual review by support staff
Platform	Academy.Amplivo.com (planned host)

Future Enhancement

Property	Detail
Timeline	Expected within coming months
Process	Mostly automated
Manual override	Still available for outlying cases
Partner	Outsource partner selection pending

CSR Deposit Feature

Current State

Property	Detail
Status	Not available on CSRnow.com
CSR acquisition	Only via PNP purchase and allocation

Future Consideration

Property	Detail
Feature	Direct CSR deposit to CSRnow.com
Benefit	Additional flexibility for CSR management
Evaluation	Regulatory compliance alignment
Design priorities	User-friendliness, security

CSR Saving/Staking

Historical Feature

Property	Detail
Function	Save or stake CSR for 6 or 12 months
Location	CSR Wallet on CSRnow.com
Mechanism	Locked during staking period
Reward	Percentage bonus at termination
Process	Centralized (not blockchain-based)

Current Status

Property	Detail
Status	Presently disabled
Reinstatement	Possibly soon
Requirement	Legal advice needed

TokenAward.com Future

Current Use

Property	Detail
Purpose	CSR distribution to members
Benefit	Gas cost optimization

Planned Change

Property	Detail
Direction	May be phased out
Replacement	Direct single-transfer method
Trade-off	Streamlined process vs. increased costs

Corsair Capital PLC

Share Purchase Development

Property	Detail
Status	Currently being developed
Scope	Transactional mechanics
Scope	Associated commission structure
Updates	Details to be provided as development progresses

CorsairNow.com Future

Current State

Property	Detail
Type	Brochure site
Content	News, press releases, collaboration info

Future Possibility

Property	Detail
Additional support	For coordinators, investors, contributors
Timeline	Not specified

Technology Standardization

Data Protection

Current	Future
Various encryption techniques	Standardized approach under development

Consistency Goals

Area	Approach
Technology stack	Laravel v10, Node.js standardization
User experience	Consolidated platforms
Data handling	Standardized encryption/protection

Compensation Plan Evolution

Historical Changes

Period	Status
Pre-February 2021	Various structures
Post-February 2021	Significant simplification efforts

Future Direction

Property	Detail
Goal	Further simplification anticipated
Purpose	Enhanced clarity, effectiveness
Level expansion	Under consideration: 5 levels → 10 levels

Commissions Wallet (Considered)

Property	Detail
Purpose	Compliance requirement (US)
Mechanism	Commission flows to CM first
Drip	Fed to member inline with service provision and CSR allocation
Status	Under consideration, legal advice needed

Related Documentation

- What is Corsair Connect?
- CSR Technical

- [CSR Annualized (CSR25/CSR26)](#)

- [Corporate Structure](#)

- [2025 Platform Updates](#)

- [Corsair Connect Rebrand (2026)](#)

- [Academy Resources](#)

Policies Summary

Content to be added.

Corsair Connect Rebrand (2026)

In early 2026, the Amplivo brand will be retired and replaced by Corsair Connect. This page outlines the transition.

Overview

Property	Detail
Current brand	Amplivo
New brand	Corsair Connect
Timeline	Early 2026
New domain	corsairconnect.com
Platform	100% internally developed

What is Changing

Brand and Domain

Current	New
Amplivo	Corsair Connect
Amplivo.com	corsairconnect.com
Amplivo Limited	Corsair Connect (entity structure TBC)

Platform

Aspect	Detail
Technology	New platform, 100% internally developed
Benefit	Greater flexibility for compliance alignment
Experience	Enhanced user interface and features

What is NOT Changing

Aspect	Detail
CSR tokens	Same environmental value and utility
Compensation plan	Same structure and payouts
Account balances	Fully preserved
Commission history	Fully preserved
KYC status	Remains valid
Team structure	Downline relationships maintained

Timeline

Phase	Activity
Pre-launch	Documentation updates, communication
Launch	corsairconnect.com goes live
Transition	Amplivo.com redirects to new domain
Completion	Full migration complete

What Members Need to Do

Before Launch

Action	Required
Update bookmarks	Recommended
Note current credentials	Yes
Complete pending withdrawals	Recommended

At Launch

Action	Detail
Login	Use same credentials on new domain
Verify access	Confirm account access
Update materials	Personal marketing materials with new branding

After Launch

Action	Detail
Use new domain	corsairconnect.com for all access
Update references	Any personal/business references to platform
New marketing materials	Use Corsair Connect branding

Marketing Material Updates

What Must Change

Item	Action Required
Business cards	Update with new brand/URL
Presentations	Replace Amplivo references
Social media	Update brand references
Websites	Update links and branding
Email signatures	Update to new domain

Compliance Reminder

Requirement	Detail
Approval	New marketing materials need compliance approval
Submission	Submit via Marketing Material Submission Form
Timeline	Allow standard review time

Platform Benefits

The new internally-developed platform offers:

Benefit	Description
Compliance flexibility	Easier to adapt to regulatory requirements
Faster updates	Internal team enables rapid improvements
Unified experience	All features consolidated
Modern technology	Latest development standards

Support During Transition

Channel	Availability
Support tickets	Full support maintained
Help center	Updated documentation
FAQ	Transition-specific guidance

Communication

Members will receive:

Communication	Timing
Advance notice	Several weeks before launch
Launch announcement	At go-live
Follow-up guidance	Post-launch

Historical References

Reference	Handling
"Amplivo" in documents	Will refer to same company/legacy
Old URLs	Redirect to new domain
Legal agreements	Updated terms as needed

Entity Structure

Current	Future
Amplivo Limited (Cayman Islands)	Operations expected to transition to US-based entity

Note: Legal entity structure changes will be communicated separately with full documentation.

Questions and Support

Question Type	Channel
General rebrand queries	Support ticket
Marketing material approval	Marketing submission form
Account access issues	Support ticket (high priority)
Compliance questions	Compliance team

Related Documentation

- What is Corsair Connect?
- Corporate Structure
- Platform Roadmap

Wallets: OCA & BW

Understanding the two wallet types that hold IA commissions.

Overview

When an IA earns commissions, the funds are split between two wallets:

Wallet	Name	Share
OCA	Operating Cash Account	70%
BW	Bonus Wallet	30%

Operating Cash Account (OCA)

The OCA is for **withdrawable cash**. It receives 70% of earned commissions.

- Can be withdrawn to bank account
- Minimum withdrawal: $150 (after fees)
- Maximum withdrawal: $3,000 per transaction

Bonus Wallet (BW)

The BW is for **additional CSR delivery**. It receives 30% of earned commissions.

Use	Description
CSR delivery	Converts to Bonus CSR starting week 44
Business License	Can pay license fees from BW
Managed Purchase Pool	Can fund MPP participation

- Not directly withdrawable as cash
- Converts to CSR Plastic Credits
- Bonus CSR delivery begins week 44 (after primary CSR delivery completes)

Managed Purchase Pool (MPP)

The MPP allows members to pool resources to purchase CSR collectively on the open exchange.

Property	Detail
Funding source	Bonus Wallet (BW)
Pool size	~$10,000 USD per pool
Manager	CEO executes purchases
Delivery	CSR delivered to CSR Wallet (~2 pools/week)
Backlog	Approximately 12 months of pending deliveries

How MPP Works

1. Allocate funds from BW to enter pool
2. Pool manager purchases CSR on open exchange
3. CSR distributed to participants' CSR Wallets
4. Delivery timing at manager's discretion

Commission Flow Example

An IA earns €1,000 in commissions:

```
€1,000 commission earned
    ├── €700 → OCA (withdrawable)
    └── €300 → Bonus Wallet (converts to CSR)
```

Withdrawal Rules

Only **commission funds** can be withdrawn (not deposits). Withdrawals come from OCA only.

- **Minimum:** $150
- **Maximum:** $3,000 per transaction
- **Frequency:** One withdrawal at a time per member
- **Fee:** 250 CSR processing fee
- **Approval:** CEO approves, CIO executes

Weekly Pay Run

- **Cutoff:** Friday 23:59 GMT
- **Processing:** Typically 5 working days
- **Exceptional cases:** Up to 11 weeks

Common Questions

Can I move funds from BW to OCA? No. The split is automatic and fixed.

When does BW convert to CSR? Bonus CSR delivery begins week 44, after primary CSR delivery completes.

What is a Business License?

A Business License is required to operate as an Independent Associate (IA) with Corsair Connect.

Purpose

The license grants the right to:

- Sponsor new customers and IAs
- Build a marketing organization (downline)
- Earn commissions on downline purchases
- Access IA-specific tools and reports in the Back Office

Requirements to Obtain

- **Age:** 18 years or older
- **Residency:** US (excluding MT, ND, SD, WY) or approved country
- **Tax ID:** Valid SSN or Federal Tax ID
- **Application:** Completed IA Application
- **Fee:** Business License Activation Fee

Who Cannot Be an IA

- Employees of Corsair Connect or its vendors
- Immediate household members of employees
- Anyone with an existing IA position (12-month waiting period applies)

License Term

The initial license is valid for **1 year from enrollment**. Renewal is in successive 1-year terms, and must be completed within 90 days of your anniversary date.

Business Entities

IAs can operate as:

- Individual (sole proprietorship)
- Corporation
- LLC
- Partnership
- Trust

Each requires specific documentation. See KYB Documents Required.

Cancellation & Refund

- **10-day full refund:** Cancel within 10 days for full refund of license fee
- **After 10 days:** No refund of license fee
- **Voluntary cancellation:** Submit in writing

Important Notes

- License does not guarantee income
- No purchase of sales/training materials required to become an IA
- IAs are independent contractors, not employees

What is Corsair Connect?

Corsair Connect is a direct sales and network marketing organization focused on environmental sustainability through plastic waste recycling.

Mission

Connect individuals with the opportunity to operate as independent entrepreneurs while contributing to plastic waste reduction. The Company provides access to personal development programs, digital

business tools, and community-driven mentorship.

Business Structure

- **Company type:** Direct sales / network marketing
- **Participants:** Independent Associates (IAs) and Customers
- **Relationship:** IAs are independent contractors, not employees

What Corsair Connect Offers

For Customers	For Independent Associates
Plastic Neutral Packages (PNPs)	Business opportunity
CSR Plastic Credits	Commission-based income
Environmental impact tracking	Training and support tools
	Personal development resources

Key Differentiator

Corsair Connect's product is **environmental impact** — specifically, plastic waste removal and conversion to advanced bio-oil. Each CSR Plastic Credit represents 100 grams of recycled plastic.

Platforms

Platform	Purpose
corsairconnect.com	Main platform
csrnow.com	CSR marketplace
Canada platform	Canadian operations
Academy	Training and education

Important Note

IAs are independent contractors. They control their own hours, methods, and business goals. Corsair Connect does not provide employment benefits, withhold taxes, or guarantee income.

What is CSR?

CSR Plastic Credits are the core product delivered through Corsair Connect.

Definition

CSR = Corsair Plastic Credits

Each CSR represents **100 grams (0.1 kg) of recycled plastic** that has been removed from the environment and converted into advanced bio-oil.

Key Facts

Property	Detail
Token type	ERC-20 (Ethereum blockchain)
Launch date	February 9, 2021
Initial mint	10 billion CSR
Value	1 CSR = 100g recycled plastic
Smart contract	OpenZeppelin-based (battle-tested standard)
Platform	Managed via CSRnow.com (non-trading)

Each token represents 100 grams of recycled plastic removed from the environment and converted into advanced bio-oil.

What CSR Is NOT

CSR is NOT	Explanation
Commission	CSR is a digital receipt for environmental work, not compensation
Investment	Do not present CSR as an investment or security
Guaranteed value	Market conditions affect valuation
Currency	It's a plastic credit, not money

Critical: CSR is delivered as proof of plastic recycling completed by Corsair. It is separate from the MLM compensation plan and is not paid to IAs as commission.

How CSR is Earned

1. **Purchase a PNP** — CSR delivered over 40 weeks
2. **Bonus CSR** — Additional CSR from Bonus Wallet starts week 44
3. **Transfers** — Receive CSR from other members

CSR Delivery Schedule

After purchasing a PNP:

Period	Delivery
Weeks 1-40	Primary CSR delivered in 10 installments (every 4 weeks)
Week 44+	Bonus CSR delivery begins

CSR Lifecycle

Stage	Description
Delivery	CSR delivered to your CSR Wallet in installments after PNP redemption
Holding	CSR held in CSR Central on CSRnow.com
Saving/Staking	Currently disabled (was 6 or 12 month lock periods)
Withdrawal	Transfer to external ERC-20 wallet (KYC required, 250 CSR fee)
Exchange	Trade on exchanges that list CSR
Retirement	Permanently remove from circulation (environmental claim)

Using CSR

- **Hold** in your CSR Wallet on CSRnow.com
- **Withdraw** to external Ethereum wallet (requires KYC)
- **Trade** on supported exchanges
- **Retire** to claim environmental impact (permanent, with certificate)

CSR Retirement

Retirement permanently removes CSR from circulation, representing a finalized environmental claim.

How Retirement Works

Step	Description
1	Navigate to CSRnow.com retirement feature
2	Specify amount of CSR to retire
3	CSR sent to retirement vault (permanent)
4	Transaction recorded on blockchain
5	Download certificate of retirement

Retirement Features

Feature	Description
Retirement vault	Null contract with no withdrawal function
Transparency	Contract verified and published on Etherscan
Hall of Fame	Optional public recognition of retirement
Certificate	Downloadable with QR code linking to blockchain
Company logos	Business retirees can feature company branding

Hall of Fame Privacy Options

Setting	Who Can View
Private	Only the member
Public	Any visitor
Restricted	Logged-in members only

Fees

Fee Type	Amount
Gas fees	Paid by the retiring member
Platform fees	**None**

Important Compliance Note

IAs must never represent CSR as an investment, security, or guaranteed-value asset. The company disclaims responsibility for market fluctuations in CSR value.

Related Documentation

- CSR Technical — Smart contract, blockchain details
- CSR Annualized (CSR25/CSR26) — New annual token model

What is PNP?

PNP = Plastic Neutral Package. This is the primary product customers purchase.

Definition

A **Plastic Neutral Package** is an order to Corsair to remove a specified amount of plastic waste from the environment and convert it into advanced bio-oil.

How It Works

1. Customer purchases a PNP at a chosen price point
2. Corsair commits to recycling equivalent plastic waste
3. CSR Plastic Credits are issued as proof of recycling
4. Credits are delivered to the customer over 40 weeks

Pricing

Minimum	Maximum
€10	€100,000

Packages are available across this price range. Higher value packages = more CSR delivered.

CSR Delivery from PNP

For each kilogram of plastic recycled, 10 CSR are created.

Example: A PNP that recycles 100kg of plastic = 1,000 CSR delivered

Delivery Schedule

CSR from a PNP purchase is delivered in **10 installments over 40 weeks**:

Installment	Timing
1	Week 4
2	Week 8
3	Week 12
...	Every 4 weeks
10	Week 40

Key Points for Support

- PNPs cannot be partially purchased
- Once purchased, the delivery schedule begins automatically

Customer Journey

Customer lifecycle from registration to support

Customer Journey

The complete customer lifecycle from joining through to withdrawal.

Sections

Section	Description
Joining	How new members join
Deposits	Funding accounts
Purchasing	PRS packages, gift codes, CSR delivery
KYC	Identity verification (required for withdrawals)
Withdrawals	Fiat and CSR withdrawals
Issues	Problems, cancellations, refunds

Customer Flow

```
flowchart LR
    A[Join] --> B[Verify Email]
    B --> C[Deposit]
    C --> D[Purchase PRS]
    D --> E[Complete KYC]
    E --> F[Withdraw]
```

Note: KYC is required for withdrawals only. Members can join, deposit, and purchase PRS immediately after email verification.

Deposits

Funding options for Corsair Connect accounts.

Deposit Funds — Purchase Only

Funds Type	Can Withdraw?	Can Purchase?
Deposited funds	No	Yes
Commissions (earned)	Yes	Yes

Deposited funds are used to purchase Plastic Removal Services (PRS). Only earned commissions can be withdrawn.

In This Section

Page	Description
Deposit EUR	Euro deposits via bank transfer
Deposit CAD	Canadian dollar deposits
Deposit USDT	USDT cryptocurrency deposits

Prerequisites

Requirement	Status
Active account	Required
Email verified	Required
KYC verified	**Not required**

Members can deposit funds immediately after email verification.

Key Rules

Name Matching

Requirement	Detail
Bank account name	Must match Corsair Connect registration
Business accounts	Business account name must match Corsair Connect registration
Third-party deposits	Not accepted

Accepted Methods

Accepted	Not Accepted
Bank transfer	Cash deposits
USDT (ERC-20, TRC-20)	Checks
	Money orders

Where Deposits Go

Deposits appear in the member's account balance and can be used to purchase PRS packages or value vouchers.

Deposit CAD

Canadian Dollar deposits via Interac e-Transfer or bank transfer.

Overview

Property	Detail
Availability	Canadian customers
Minimum	$1 CAD
Corsair Connect Processing	1 business day

Deposit Methods

Method	Limit	Best For
Interac e-Transfer	$3,000 CAD (some banks allow $10,000)	Smaller deposits
Bank Transfer	No limit	Larger amounts

Interac e-Transfer

The member navigates to **Wallet → Deposit → Interac e-Transfer**. The system provides an email address for the Corsair Connect banking account.

Property	Detail
Limit	$3,000 CAD (some members have $10,000 set by their bank)
Email provided	Corsair Connect banking account email
Reference	Include member's unique reference in message field

Processing

Stage	Detail
Transfer initiated	Member sends Interac e-Transfer to provided email
Arrival	Usually within minutes
Credit	As soon as practical (within 1 business day)
Notification	Support ticket sent to member

Bank Transfer

For larger amounts, the member navigates to **Wallet → Deposit → Bank Transfer**. The system provides traditional banking details:

Detail	Description
Bank name	Corsair Connect Canadian banking partner
Account number	Deposit account
Transit number	Branch identifier
Institution number	Bank identifier
Reference	Unique code for this member

Processing

Stage	Detail
Transfer initiated	Member's bank processes
Arrival	1-3 business days
Credit	As soon as practical (within 1 business day)
Notification	Support ticket sent to member

Bank transfers may take longer during bank holidays or weekends.

Reference Number Importance

Without the reference number, deposits require manual matching and may be delayed.

Requirements

Requirement	Detail
Currency	CAD only (Canadian residents cannot use USD deposits)

Related Documentation

- Deposits — Overview of all deposit methods
- Deposit EUR
- Deposit USDT

Deposit EUR

Euro deposits via bank transfer.

Overview

Property	Detail
Method	Bank Transfer
Availability	Global
Minimum	€500
Bank Transfer	1-3 business days
Corsair Connect Processing	1 business day

Bank transfers may take longer during bank holidays or weekends.

Process

Getting Bank Details

The member navigates to **Wallet → Deposit → EUR / Bank Transfer** in their Corsair Connect account. The system provides the relevant bank details for the transfer, which may include:

Detail	Description
Bank name	Corsair Connect banking partner
Account number	IBAN or local account number
Bank identifier	BIC/SWIFT or local routing code
Reference	Unique code for this member

Banking options support both international transfers and local transfers within Europe. Available banking routes are constantly under review and being extended.

Making the Transfer

The member initiates a bank transfer from their bank using the provided details. The **reference number must be included** in the payment description.

Processing

Stage	Detail
Transfer initiated	Member's bank processes
Arrival	1-3 business days
Credit	As soon as practical (within 1 business day)
Notification	Support ticket sent to member

Reference Number Importance

With Reference	Without Reference
Simple manual matching required	Complex manual matching required
Fast processing	Potential delays
	Support ticket may be needed

Related Documentation

- Deposits — Overview of all deposit methods
- Deposit CAD
- Deposit USDT

Deposit USDT

USDT (Tether) cryptocurrency deposits.

Overview

Property	Detail
Currency	USDT (Tether)
Networks	ERC-20 (Ethereum), TRC-20 (Tron), or BEP-20 (Binance Smart Chain)
Availability	Global
Minimum	1 USDT
Receipt/Arrival	Minutes (after blockchain confirmations)
Corsair Connect Processing	1 business day

Process

Getting Deposit Address

The member navigates to **Wallet → Deposit → USDT** in their Corsair Connect account, selects the network, and copies the deposit address.

Sending Requirements

USDT must be sent from an **externally owned address (EOA)** — a personal wallet where the member controls the private keys.

Requirement	Detail
Send from	Externally owned address (EOA) only
Not accepted	Exchanges (Binance, Coinbase, etc.)
Transaction hash	Must be provided for matching

Why no exchanges? Exchanges do not provide a unique sending address that can be linked to the member. The transaction hash from an EOA is used to match the deposit to the member's account.

Making the Transfer

The member sends USDT from their personal wallet to the provided address, ensuring the **network matches exactly**. The member must save the transaction hash.

Processing

Stage	Detail
Transfer initiated	Blockchain processes
Arrival	Usually within minutes
Credit	As soon as practical (within 1 business day)
Notification	Support ticket sent to member

Critical: Network Matching

Address Type	Must Send Via
ERC-20 Address	Ethereum network only
TRC-20 Address	Tron network only
BEP-20 Address	Binance Smart Chain only

Wrong-network transfers result in permanent loss of funds. There is no recovery.

Transaction Monitoring

Network	Block Explorer
ERC-20	etherscan.io
TRC-20	tronscan.org
BEP-20	bscscan.com

Members can track their transaction using the transaction hash (TXID). Transactions are also monitored within Corsair Connect by admin support.

Related Documentation

- Deposits — Overview of all deposit methods
- Deposit EUR
- Deposit CAD

Customer Issues

Common problems and resolution paths.

In This Section

Page	Description
Cancel Account	Account closure process
Refund Policy	Refund eligibility
Account Locked	Login issues
Account Suspended	Suspension and resolution
Complaint Process	Escalation procedures

Issue Categories

Transaction Issues

Issue	Documentation
Refund requests	Refund Policy
Deposit not showing	Deposits

Account Issues

Issue	Documentation
Cannot log in	Account Locked
Account locked	Account Locked
Account suspended	Account Suspended

Escalation

Issue	Documentation
Complaints	Complaint Process
Disputes	Complaint Process

Before Contacting Support

Check	Action
FAQ	Review for existing answer
Email	Check for notifications
Transaction history	Verify status
Processing time	Allow standard time to complete

Support Contact

Channel	Best For
Support ticket	All issues
Email	Documentation requests

Information to Include

Required
Account email
Issue description
Screenshots (if applicable)
Transaction references

Account Locked

What to do when you can't access your account.

Locked vs Suspended

Issue	Meaning
Locked	Security measure, usually temporary
Suspended	Compliance/policy issue, formal action

This page covers **locked** accounts. For suspensions, see Account Suspended.

Common Lock Reasons

- **Multiple failed logins:** Too many incorrect password attempts
- **Security detection:** Unusual activity detected on your account
- **Password reset in progress:** Temporary lock during the reset process
- **Session conflict:** Multiple simultaneous login attempts

Unlocking Your Account

Self-Service Options

Password reset:

1. Go to login page
2. Click "Forgot Password"
3. Enter registered email
4. Follow reset link in email
5. Create new password
6. Account unlocked

Wait period:

- Some locks auto-expire after 30 minutes
- Try again after waiting

Contact Support

If self-service doesn't work:

1. Contact support
2. Verify your identity
3. Support unlocks account
4. Reset password recommended

Verification for Unlock

Support may ask for:

- Account email
- Full name
- Last successful login date
- Recent transaction details
- Identity document (if needed)

Preventing Future Locks

- **Use a password manager** to avoid forgotten passwords

- **Enable 2FA** if available for added security

- **Avoid simultaneous logins** from multiple devices

- **Secure your email account** — it's your recovery method

Common Issues

Reset email not received:

- Check spam/junk folder

- Verify correct email entered

- Request resend

- Contact support if persistent

Link expired:

- Request new reset link

- Links typically valid 24 hours

- Don't reuse old links

Still locked after reset:

- Clear browser cache

- Try different browser

- Contact support

Security Tips

- **Use a unique password** not shared with other sites

- **Make it strong** with a mix of characters

- **Never share credentials** with anyone

- **Log out properly** especially on shared devices

Urgency

If you suspect unauthorized access:

1. Contact support immediately

2. Reset password ASAP

3. Review account activity

4. Report suspicious transactions

Account Suspended

Understanding suspensions and how to resolve them.

What is Suspension?

A suspension is a formal restriction on your account due to:

- Policy violation
- Compliance concern
- Pending investigation
- Failed verification

Suspension vs Other Statuses

Status	Meaning
Locked	Security/technical — usually temporary
Suspended	Policy/compliance — formal action
Cancelled	Account terminated

Common Suspension Reasons

Policy Violations

Violation	Example
Prohibited marketing	Income guarantees
Cross-recruiting	Recruiting from other lines
Misrepresentation	False product claims
Terms violation	Operating in unauthorized territory

Compliance Issues

Issue	Example
KYC failure	Document rejection
Suspicious activity	Unusual transactions
AML concern	Potential money laundering flags
PEP review	Politically exposed person review

Verification Issues

Issue	Example
Identity mismatch	Name doesn't match documents
Address verification	Cannot confirm residence
Document fraud	Fake or altered documents

What Happens During Suspension

Feature	Status
Login	May or may not be blocked
Purchases	Blocked
Withdrawals	Blocked
CSR delivery	May be paused
Commissions	May be held

How to Resolve

Step 1: Understand the Reason

1. Check email for suspension notice

2. Review reason provided

3. Gather relevant information

Step 2: Contact Support

1. Submit ticket regarding suspension

2. Include account email

3. Acknowledge the issue (if applicable)

4. Provide requested documentation

Step 3: Comply with Requirements

If Asked	Action
Additional KYC	Submit documents
Explanation	Provide written response
Correction	Fix the policy violation

Step 4: Await Decision

1. Review takes time

2. Response provided via email

3. Follow any additional steps

Possible Outcomes

Outcome	Meaning
Reinstated	Suspension lifted, full access
Probation	Reinstated with conditions
Extended	More information needed
Termination	Account permanently closed

Appeal Process

If you believe suspension was in error:

1. Submit written appeal

2. Provide evidence

3. Reference specific facts

4. Request review

5. Follow Complaint Process if needed

Prevention

Action	Prevents
Read Policies & Procedures	Policy violations
Complete KYC properly	Verification issues
Accurate marketing	Misrepresentation
Stay in your line	Cross-recruiting

Cancel Account

How to close your Corsair Connect account.

Cancellation Types

Customer Accounts

Aspect	Detail
Right to cancel	Yes
How	Written request
Effect	Account closed

IA (Business License) Accounts

Aspect	Detail
Right to cancel	Yes
How	Written request
10-day refund	Full refund if within 10 days
After 10 days	No refund of license fee

How to Cancel

Step 1: Submit Written Request

Send cancellation request to support including:

- Full name
- Account email
- Statement: "I wish to cancel my account"

- Date

Step 2: Pending Items Resolution

Before closure, address:

- Pending withdrawals (complete or cancel)
- Outstanding balances
- Active transactions

Step 3: Account Closure

- Account marked as cancelled
- Access revoked
- Records retained per legal requirements

What Happens to Your Balances?

Balance Type	What Happens
Uncommitted deposits	May be refundable (case-by-case)
Commission (OCA)	Withdraw before cancellation
Bonus Wallet	Forfeited
CSR balance	Transfer out before cancellation

IA-Specific Considerations

Downline Impact

- Your downline rolls up to your sponsor
- You lose all commissions
- Position cannot be recovered

Re-enrollment

- 12-month waiting period to re-join
- Cannot use same sponsor line
- Subject to new application review

10-Day Full Refund (IAs)

Condition	Refund
Cancel within 10 days of enrollment	Full license fee refund
Cancel after 10 days	No refund

Important Notes

- Cancellation is **permanent**
- Positions cannot be sold or transferred
- Historical records retained for compliance
- Cannot reopen cancelled account

Reasons for Cancellation

No reason required, but common reasons:

- No longer interested
- Moving to another business
- Personal circumstances
- Dissatisfaction (please share feedback)

Before Cancelling

Consider:

- Withdraw any owed commissions
- Transfer CSR to another wallet
- Download any records you need
- Understand downline implications (IAs)

Complaint Process

How to escalate issues when standard support doesn't resolve them.

Complaint Path

```
flowchart TD
    A[Issue Arises] --> B[Contact Support]
    B --> C{Resolved?}
    C -->|Yes| D[Complete]
    C -->|No| E[Formal Complaint]
    E --> F[Company Review]
    F --> G{Resolved?}
    G -->|Yes| D
    G -->|No| H[Mediation]
    H --> I{Resolved?}
    I -->|Yes| D
    I -->|No| J[Arbitration]
```

Level 1: Support

Before filing a complaint:

1. Contact support

2. Clearly explain issue

3. Provide documentation

4. Allow response time (5 business days)

Level 2: Formal Complaint

If support doesn't resolve:

How to File

1. Submit in writing

2. Mark as "Formal Complaint"

3. Include:

   - Account details

   - Issue description

   - Previous support interactions

   - Desired resolution

   - Supporting documents

Response Timeline

Stage	Time
Acknowledgment	Within 5 business days
Investigation	Varies by complexity
Response	Within 30 days typically

Level 3: Mediation

If formal complaint doesn't resolve:

Property	Detail
Purpose	Third-party facilitated resolution
Cost	Typically shared or company-paid
Binding	No (voluntary)
Next step	Arbitration if mediation fails

Level 4: Arbitration

Final resolution method per the IA Agreement:

Property	Detail
Binding	Yes — final decision
Location	Per Agreement terms
Rules	Per Agreement terms
Appeal	Very limited

What Makes a Good Complaint

Element	Why It Helps
Clear facts	What happened, when
Documentation	Evidence of issue
Previous attempts	Shows good faith
Specific request	What resolution you want
Professional tone	Increases cooperation

What to Include

Effective complaints include:

- ☐ Account email and name
- ☐ Chronological summary of events
- ☐ Reference numbers (tickets, transactions)
- ☐ Copies of relevant communications
- ☐ Specific resolution requested
- ☐ Contact information

What Not to Do

Avoid	Why
Abusive language	Doesn't help resolution
Threats	May cause defensive response
Public shaming	Violates terms, doesn't help
Exaggeration	Undermines credibility

Response Expectations

Response Type	Typical Time
Acknowledgment	1-5 business days
Initial response	5-15 business days
Final resolution	15-30 business days
Complex cases	May take longer

Record Keeping

Keep records of:

- All correspondence
- Dates and times
- Names of contacts
- Reference numbers
- Your submitted documents

Refund Policy

What can and cannot be refunded.

Refund Summary

Item	Refundable?
IA License (within 10 days)	✅ Full refund
IA License (after 10 days)	❌ No
PRS purchase	❌ No
Deposits (after PRS purchase)	❌ No
Uncommitted deposits	⚠️ Case-by-case

Why Most Items Aren't Refundable

When you purchase a PRS:

- Funds commit plastic recycling
- Recycling operations begin
- CSR delivery is scheduled
- Process cannot be reversed

This is not a holding account — it's a purchase of environmental services.

IA Business License Refund

10-Day Window

Cancel within 10 days of enrollment for a full refund of the license fee. After 10 days, no refund is available. This 10-day policy is a consumer protection measure.

How to Request

1. Submit written cancellation within 10 days
2. Include account details
3. State request for refund
4. Refund processed to original payment method

Uncommitted Deposits

If you deposited funds but haven't purchased a PRS yet, unused funds may be refundable on a case-by-case basis. Funds already used for purchases are not refundable, and processing fees may apply.

Contact support to discuss options.

No Refund Situations

The following are **never** refundable:

- Purchased PRSs (delivery committed)

- Commission payouts already made

- Processing fees already incurred

- Promotional or bonus credits

Requesting a Refund

If eligible:

1. Contact support

2. Provide account details

3. State what you're requesting refund for

4. Provide documentation

5. Await decision

Processing Time

Request review takes 1-5 business days, followed by decision communication. Once approved, refunds are processed within 5-10 business days, with actual return time depending on your payment method.

Disputes

If your refund request is denied and you disagree:

1. Review the decision explanation

2. Provide additional information

3. Follow Complaint Process

Joining

How new members join Corsair Connect.

In This Section

Page	Description
Joining (Traditional)	Standard joining process
Joining (Assisted)	Sponsor creates pre-filled link

Joining Methods

Method	Description
Traditional	New member clicks sponsor link and enters their own details
Assisted	Sponsor creates pre-filled link for the new member

Requirements

Requirement	Detail
Age	18+ years old
Email	Valid email address
Sponsor	Must join via a sponsor's referral link

After Joining

Once email verification is complete, the account is fully active. The member can:

- Make deposits
- Purchase PRS (Plastic Removal Services)
- Complete KYC (required for withdrawals only)

Joining (Assisted)

The process where a sponsor creates a pre-filled joining link for a new member.

Overview

Assisted Joining allows a sponsor to create a unique registration link with the new member's details already entered. This simplifies the joining process and is particularly useful for assisted purchases.

Method	Who Enters Details	User Experience
Traditional Joining	New member	Enters all details manually
Assisted Joining	Sponsor	Confirms pre-filled details only

This page covers **Assisted Joining**. For Traditional Joining, see Joining (Traditional).

How It Works

Sponsor Actions

The sponsor logs into their Corsair Connect back office and navigates to the Assisted Joining feature. They enter:

Field	Description
First name	New member's first name
Last name	New member's last name
Nationality	New member's nationality
Country of residence	Where the new member lives
Email	New member's email address
Username	Optional — sponsor can set a preferred username

The system generates a unique link specifically for this new member, which the sponsor shares with the person they are introducing.

New Member Experience

When the new member clicks the assisted joining link, they see a registration form with details already populated.

Field	Status
First name	Pre-filled — can be changed if sponsor entered incorrectly
Last name	Pre-filled — can be changed if sponsor entered incorrectly
Nationality	Pre-filled — can be changed if sponsor entered incorrectly
Country of residence	Pre-filled — can be changed if sponsor entered incorrectly
Username	Pre-filled by sponsor — can be changed
Email	Shown redacted — new member must complete it to confirm
Sponsor	Automatically set to the sponsor who created the link

Email Confirmation

The sponsor enters the email address when creating the assisted joining link. The new member sees a **redacted version** of this email (e.g., `j***@email.com`) and must type the complete email address to confirm the sponsor entered it correctly.

This confirmation step is important because:

- Ensures the sponsor has the correct email for the new member
- Prevents emails being sent to wrong addresses
- Critical for assisted purchases where the sponsor may be helping with the transaction

The new member reviews the pre-filled information, corrects any details if needed, completes the email confirmation, accepts the Terms & Conditions, confirms they are over 18, and clicks **Join the Mission**.

Email Verification

Same process as traditional joining:

Scenario	System Behaviour
User clicks confirmation link	User is automatically logged into their new account
User does not receive email	Can click "Resend Link" on the login page
User mistyped email	Can update the email address and request a new link

Note: Prior to verification, the email can be updated to correct typos. After verification, members can change their email through their profile settings.

Benefits

Benefit	Description
Faster joining	New member only confirms details rather than entering from scratch
Fewer errors	Sponsor enters details correctly, reducing typos and mistakes
Better experience	Particularly helpful for less tech-savvy members
Assisted purchases	Enables a streamlined flow when sponsors help new members with their first purchase

Assisted Purchases

Assisted Joining pairs well with assisted purchases, where a sponsor helps a new member through their first purchase. The streamlined joining process removes friction from onboarding.

See Assisted Purchases for details on that process.

Account Status After Joining

Once email verification is complete, the account is fully active. The member has full access to the platform and can purchase Plastic Removal Services (PRS) immediately.

Link Properties

Property	Detail
Uniqueness	One link per new member
Expiry	Links may expire after a set period
Reuse	Cannot be reused once the account is created

Common Issues

Issue	Explanation
Link does not work	May have expired — sponsor needs to generate a new link
Details are incorrect	New member can edit name/username before submitting
Email already in use	The email address is already registered to another account
Sponsor not showing correctly	Should not proceed — contact support to resolve

Related Documentation

- Joining (Traditional) — Standard joining process
- KYC — Verification process after joining

- Assisted Purchases — Sponsor-assisted first purchase

Joining (Traditional)

The standard process where a new member joins Corsair Connect by entering their own details.

Two Ways to Join

Method	Description
Traditional Joining	User follows sponsor link and enters their own details
Assisted Joining	Sponsor creates a pre-filled link for the user

This page covers **Traditional Joining**. For Assisted Joining, see Joining (Assisted).

Sponsor Link Requirement

All new members must join through a sponsor's referral link. Users who arrive at the site without a sponsor link are restricted and prompted to contact the member who introduced them.

Sponsor link format:

```
https://corsairconnect.com/sponsor/[sponsor-username]
```

Traditional Joining Process

Screen 1: Personal Details

When a user clicks a sponsor link, they are presented with the first registration screen.

Field	Description
First name	User enters their legal first name
Last name	User enters their legal last name
Username	System generates a default; user can change it to any available username
Sponsor	Displayed automatically from the link — cannot be changed

The user then clicks **Next**.

Screen 2: Location

Field	Behaviour
Country	Dropdown selection
Region/State/Province	Dropdown in most countries; free text in some; omitted where not applicable
City	Free text entry

The user then clicks **Next**.

Screen 3: Account Details

Field	Description
Email	Used for verification and login
Password	User chooses a password
Confirm password	User re-enters password
Terms & Conditions	Checkbox with link to read terms
Age confirmation	Checkbox confirming user is over 18

The user clicks **Join the Mission** to complete registration.

Email Verification

After registration, the system sends a confirmation email to the address provided.

Scenario	System Behaviour
User clicks confirmation link	User is automatically logged into their new account
User does not receive email	Can click "Resend Link" on the login page
User mistyped email	Can update the email address and request a new link

Note: Prior to verification, the email address can be updated to correct typos — the account is not yet open. After verification, members can change their email through their profile settings.

Login Attempt Before Verification

If a user attempts to login before verifying their email, the system prompts them to:

1. Click the confirmation link (check email)

2. Resend the link

3. Update the email address (if mistyped)

Account Status After Joining

Once email verification is complete, the account is fully active. The member has full access to the platform and can purchase Plastic Removal Services (PRS) immediately.

Next Steps for the User

After joining, the user can:

1. Make a deposit
2. Purchase a PRS (Plastic Removal Service)
3. Complete KYC verification (required for withdrawals)

Common Issues

Issue	Explanation
Confirmation email not received	May be in spam/junk folder, or email was mistyped
Email mistyped	User can update email before verification and request new link
No sponsor link	User must obtain a referral link from an existing member
Username taken	User must choose a different username

Related Documentation

- Joining (Assisted) — Sponsor creates pre-filled link for new member
- KYC — Verification process after joining

KYC

Identity verification (Know Your Customer) for Corsair Connect members.

What is KYC?

KYC (Know Your Customer) is the identity verification process required before members can withdraw funds. This applies to both fiat currency withdrawals and CSR-to-wallet transfers.

Why KYC is Required

KYC compliance is mandated by:

- Anti-money laundering (AML) regulations
- Payment processor requirements
- Fraud prevention protocols

- Financial services regulations

In This Section

Page	Description
KYC Documents Required	Acceptable documents
KYC Submit Process	Submission process
KYC Approval Criteria	Review checks
Automated KYC (Shufti Pro)	AI-powered verification

When KYC is Required

Activity	KYC Required?
Account creation	No
Deposits	No
Purchasing PRS	No
Withdrawing funds	**Yes**
Member-to-member transfers	**Yes**

Members can join, deposit, and purchase PRS immediately after email verification. KYC is required only for withdrawals and transfers.

KYC Components

For Individuals

Component	What's Needed
Identity verification	Government-issued photo ID + selfie/liveness check
Address verification	Proof of residential address dated within 3 months
PEP declaration	Politically Exposed Person questionnaire

For Business Entities

Business accounts require additional KYB (Know Your Business) documentation. See KYB Documents Required.

Document Requirements

Requirement	Detail
Document validity	Must not be expired
Name match	Must match registration details exactly
Image quality	Clear, all corners visible, readable
Authenticity	No signs of tampering or manipulation

Submission of false documents results in account termination.

Processing

Method	Typical Time
Automated (Shufti Pro)	2-5 minutes
Manual review	1-3 business days

KYC Approval Criteria

Verification checks performed during KYC review.

Identity Document Checks

Check	Criteria
Document validity	Not expired
Photo match	Matches selfie/liveness check
Name match	Matches registration exactly
Date of birth	Matches registration, member is 18+
Document authenticity	No signs of tampering
Image quality	Clear, all corners visible

Address Document Checks

Check	Criteria
Recency	Dated within 3 months
Name match	Matches registration exactly
Address	Residential address shown (not PO Box)
Document type	One of the accepted types
Issuer	Recognized institution

Selfie/Liveness Checks

Check	Criteria
Face visible	Clear, unobstructed
Photo match	Same person as ID photo
Live capture	Not a photo of a photo (anti-spoofing)
ID visible	Readable in same frame

PEP and Sanctions Screening

Check	Criteria
Declaration complete	All PEP questions answered
PEP status	If declared, triggers additional review
Sanctions screening	Member not on sanctions lists

Automatic Rejection Triggers

The following result in automatic rejection:

Trigger	Reason
Expired documents	Document must be valid
Blurry/unreadable images	Cannot verify information
Missing pages	e.g., back of driver's license required
Address document > 3 months old	Does not meet recency requirement
Name mismatch	Documents must match registration
Document manipulation	Signs of tampering detected

Manual Review Triggers

Cases routed to manual review:

Trigger	Action
PEP declared	Additional due diligence required
Name variation	Verify legal name (e.g., middle names, transliteration)
Address format	Verify non-standard addressing conventions
Borderline image quality	Human assessment needed
High-risk jurisdiction	Enhanced due diligence

Approval Flow

```
flowchart TD
    A[Documents Submitted] --> B{Automated Check}
    B -->|Pass| C[Approved]
    B -->|Fail| D[Rejected]
    B -->|Review Needed| E[Manual Review]
    E -->|Pass| C
    E -->|Fail| D
```

After Approval

Once KYC is approved:

Change	Detail
KYC status	Changes to **Verified**
Withdrawals	Enabled (fiat and CSR-to-wallet)
Member transfers	Enabled
Email notification	Sent to member

Note: Deposits and PRS purchases are available immediately after email verification and do not require KYC approval.

Related Documentation

- KYC Documents Required — Acceptable document list
- KYC Submit Process — How to submit
- Automated KYC (Shufti Pro) — Automated verification details

---

KYC Documents Required

Acceptable documents for identity verification.

Identity Documents

The member provides **one** of the following:

Document	Requirements
Passport	Photo page, valid (not expired)
Driver's License	Front and back, valid
National ID Card	Front and back, valid

ID Document Criteria

Criterion	Requirement
Issuer	Government-issued
Photo	Must contain photo
Name	Full legal name visible
Date of birth	Must be shown
Expiry	Must not be expired
Quality	Clear, readable, no blur/glare, all corners visible

Proof of Address

The member provides **one** of the following:

Document	Acceptable Examples
Utility bill	Electricity, gas, water, internet
Bank statement	From recognized financial institution
Government letter	Tax notice, official correspondence
Credit card statement	From recognized issuer

Address Document Criteria

Criterion	Requirement
Date	Within **3 months** of submission
Name	Must match registration exactly
Address	Residential address (not PO Box)
Format	Official document (not handwritten)
Quality	Clearly readable

Selfie/Liveness Check

Criterion	Requirement
Type	Live photo taken during verification
Face	Clearly visible, unobstructed
ID	Held next to face, clearly visible
Editing	No filters or modifications

PEP Declaration

All members complete a Politically Exposed Person (PEP) questionnaire:

Question	Response
Are you a PEP?	Yes/No
Are you related to a PEP?	Yes/No
Position held (if applicable)	Description

File Format Requirements

Property	Acceptable
File types	JPEG, PNG, PDF
Maximum size	10MB
Scans	Yes (if clear)
Screenshots	No
Photocopies	No

Common Rejection Reasons

Reason	Resolution
Document expired	Provide valid, unexpired document
Name mismatch	Ensure name matches registration exactly
Image blurry or cut off	Retake with better lighting, all corners visible
Address document too old	Provide document dated within 3 months
Document type not accepted	Use one of the accepted document types listed above

Related Documentation

- KYC Submit Process — How to submit documents
- KYC Approval Criteria — What the review checks

Automated KYC (Shufti Pro)

Corsair Connect uses Shufti Pro for automated identity verification.

Overview

Property	Detail
Provider	Shufti Pro
Type	Automated identity verification
Status	Active
Purpose	Replaces manual KYC review for most cases
Manual fallback	Available for edge cases

Shufti Pro Capabilities

Feature	Description
Document verification	AI validates government-issued IDs
Face matching	Biometric comparison with ID photo
Liveness detection	Anti-spoofing — confirms real person, not photo
Multi-language	Supports documents in 150+ languages
Global coverage	230+ countries and territories

Member Benefits

Benefit	Detail
Speed	Results in 2-5 minutes (vs. days for manual)
Availability	24/7 automated processing
Consistency	Standardized verification criteria
Security	Enterprise-grade data protection, GDPR compliant
Convenience	Completed from any device with camera

Verification Process

Step	What Happens
1	Member navigates to KYC verification section
2	Selects document type (passport, ID card, driver's license)
3	Uploads or captures document images
4	Completes facial verification (selfie with liveness check)
5	System processes and validates automatically
6	Member receives approval notification (or rejection with reason)

Checks Performed

Check	Description
Document authenticity	Security features, format validation
Data extraction	OCR reads document information
Face match	Compares selfie to ID photo
Liveness	Confirms live person (anti-spoofing)
Database check	Cross-references against global watchlists

Processing Times

Scenario	Typical Time
Successful automated verification	2-5 minutes
Additional review needed	24-48 hours
Manual escalation	3-5 business days

Manual Review Triggers

Certain cases are routed to human review:

Trigger	Reason
Document quality issues	Poor image, glare, partial capture
Unusual document format	Regional variations, newer formats
Name discrepancies	Minor spelling differences, transliteration
Incomplete date of birth	Cultural date recording differences
Address format issues	Non-standard addressing conventions
PEP flagging	Politically Exposed Person declaration

Privacy and Security

Aspect	Detail
Data encryption	End-to-end encryption
Compliance	GDPR, SOC 2 Type II certified
Data retention	Per regulatory requirements
Access control	Strict need-to-know basis

Common Issues and Resolutions

Issue	Resolution
Document rejected	Ensure all corners visible, good lighting, no glare
Face match failed	Remove glasses, ensure good lighting, face camera directly
Liveness check failed	Follow on-screen prompts, steady movement
Upload failed	Check file size (under 10MB), use JPG/PNG format

Regional Considerations

Region	Notes
United States	KYC currently suspended for US residents
Unbanked regions	Alternative address verification may be accepted
Expired ID jurisdictions	Some regions auto-extend validity (e.g., France during COVID)

After KYC Approval

Capability	Status
Fiat withdrawals (OCA)	Enabled
CSR-to-wallet transfers	Enabled
Member-to-member transfers	Enabled

Note: Deposits and PRS purchases are available immediately after email verification and do not require KYC approval.

Support Channels

Channel	Use For
Support ticket	Verification issues, manual review requests
Help center	FAQs, document guidance
Escalation	Persistent issues after 48 hours

Related Documentation

- KYC — Overview of verification requirements
- KYC Documents Required
- KYC Approval Criteria

KYC Submit Process

How members submit verification documents.

Prerequisites

Before starting verification, the member needs:

Item	Requirement
Government ID	Valid, unexpired
Proof of address	Dated within 3 months
Camera access	For selfie/liveness check
Internet connection	Stable for uploads

Submission Process

Accessing Verification

The member navigates to **Settings** → **Profile** → **Verification** (or **KYC**) in their Corsair Connect account.

Document Upload Sequence

Step	Action
1. Identity document	Select type → upload front → upload back (if applicable)
2. Proof of address	Select type → upload document
3. Liveness check	Position face → follow prompts → hold ID when requested
4. PEP declaration	Answer questions → submit
5. Review	Confirm all information → submit for review

Image Requirements

Requirement	Detail
Visibility	All corners of documents must be visible
Legibility	Text must be readable
Lighting	Good lighting for selfie/liveness check
Format	JPEG, PNG, or PDF under 10MB

Submission Status

Status	Meaning
Pending Review	Documents submitted, awaiting processing
Under Review	Being processed (automated or manual)
Approved	Verification complete — withdrawals enabled
Rejected	Issues found — rejection reason provided

Rejection Handling

When documents are rejected:

Step	Action
1	Review the rejection reason provided
2	Gather correct/replacement documents
3	Resubmit through the same process
4	Contact support if requirements unclear

Processing Times

Scenario	Typical Time
Automated review (Shufti Pro)	2-5 minutes
Manual review	1-3 business days
Busy periods	Up to 5 business days
Resubmission	Additional 1-3 business days

Approval Factors

Submissions are processed faster when:

- Images are high quality with all edges visible
- Names match registration exactly
- Documents are in supported languages (or include certified translation)
- All required documents are submitted together

Related Documentation

- KYC Documents Required — Acceptable document list
- KYC Approval Criteria — What the review checks
- Automated KYC (Shufti Pro) — Automated verification

Purchasing

Members can purchase three types of products through Corsair Connect.

Available Products

Product	Description
Plastic Removal Services	Order plastic waste removal and receive a digital receipt (CSR)
Value Vouchers	Gift purchasing power to other members
Corsair Capital Shares	Regulated shares in Corsair NV / Corsair Capital PLC

Wallet Restrictions

Each product has specific wallet requirements for purchasing. See individual product pages for details.

Prerequisites

Requirement	Status
Email verified	Required
Funds deposited	Required
Sufficient balance	Required
KYC verified	Varies by product

In This Section

Page	Description
Plastic Removal Services	PRS options and pricing
How to Purchase PRS	PRS purchase process
Value Vouchers	Gifting purchasing power
How to Purchase Value Vouchers	Value voucher purchase process
Corsair Capital Shares	Regulated share purchases
How to Purchase Corsair Shares	Share purchase process
CSR Delivery Schedule	Delivery timing
Bonus CSR Delivery	Additional plastic removal receipts

Assisted Purchases

Content to be added.

Corsair Capital Shares

Shares in Corsair NV or Corsair Capital PLC.

Overview

Property	Detail
Product	Shares in Corsair NV / Corsair Capital PLC
Purchase via	Crowdfunding partner crowd.EU
Wallet	Trade Wallet only
KYC requirement	Tier 3
Regulated	Yes

Trade Wallet Funding

Step	Action
1	Member requests deposit to Trade Wallet
2	Instructions provided to send funds to a bank account provided by Eurivex (part of CrowdX)
3	Funds received by Eurivex are credited to the member's CrowdX account
4	Corsair Connect retrieves the balance via CrowdX API
5	Balance displayed as Trade Wallet in Corsair Connect

How Shares Are Purchased

Step	Detail
Funds source	Trade Wallet only
Purchase	Member uses Trade Wallet balance to buy shares
Allocation	Shares allocated on Eurivex trading platform in Cyprus

Restrictions

Restriction	Detail
Countries	Restricted to certain countries
Nationalities	Restricted to certain nationalities

Pricing

Property	Detail
Share price	Varies from campaign to campaign
Campaign frequency	Typically one per year, though additional campaigns may occur
Campaign size	€5 million worth of shares

Commissions

Property	Detail
Commission rate	Lower than PRS — varies between campaigns and within each campaign
Commission delay	7 days

Introducing Brokers

This is a regulated product. Information and advice is only provided by Introducing Brokers.

Requirement	Detail
Agreement	Must sign agreement with Corsair NV or Corsair Capital PLC
Typical profile	3-star and above Corsair Connect members

Key Investor Information Sheet

A Key Investor Information Sheet (KIIS) covers all details for Corsair share purchases. The KIIS is approved by European authorities prior to each campaign. This document is shown to and agreed with any purchaser during the purchase process.

Related Documentation

- Plastic Removal Services — PRS options
- Value Vouchers — Gifting purchasing power

Bonus CSR Delivery

Additional CSR from the Bonus Wallet for Independent Associates.

What is Bonus CSR?

For Independent Associates (IAs) who earn commissions:

Component	Detail
Source	30% of commissions go to Bonus Wallet (BW)
Conversion	BW funds convert to additional CSR
Timing	Delivered after primary CSR completes

Eligibility

Member Type	Receives Bonus CSR?
Customer only	No
Independent Associate (IA)	Yes (if earning commissions)

Delivery Timing

Event	Timing
Primary CSR delivery	Weeks 1-40
Primary delivery completes	Week 40
Bonus CSR begins	Week 44

The 4-week gap ensures primary delivery is fully complete before bonus delivery starts.

Commission Split Flow

```
flowchart LR
    A[Commission Earned] --> B{Split}
    B -->|70%| C[OCA - Cash]
    B -->|30%| D[Bonus Wallet]
    D --> E[Converts to CSR]
    E --> F[Delivered Week 44+]
```

Bonus Calculation

Commission Earned	To Bonus Wallet (30%)	Becomes CSR
€1,000	€300	CSR equivalent
€5,000	€1,500	CSR equivalent
€10,000	€3,000	CSR equivalent

Conversion rate to CSR is based on current program rates.

Bonus Delivery Schedule

Property	Detail
Start	Week 44 (after primary completes)
Frequency	Same 4-week pattern as primary
Amount	Based on accumulated BW balance

Key Policies

Bonus Wallet Rules

Rule	Detail
Withdrawable?	No — BW is not withdrawable cash
Conversion	Automatic to CSR
Transfer to OCA	Not possible
Split ratio	Fixed at 70/30 — cannot be changed

Bonus CSR Properties

Property	Detail
Token type	Same ERC-20 token as purchased CSR
Value	Same representation
Transferable	Yes, once delivered

Tracking

Members can view bonus CSR tracking in the **Wallet** section:

Tracking Available
Primary CSR (from PRS purchase)
Bonus CSR (from BW)

Common Questions

Question	Answer
Not an IA?	Customers don't earn commissions, therefore no Bonus Wallet
Opt out of 30% split?	No — automatic, part of compensation structure
When does bonus CSR arrive?	Week 44 after purchase, delivery notifications sent

Related Documentation

- CSR Delivery Schedule — Primary delivery
- Commission Structure — How commissions work

CSR Delivery Schedule

When and how CSR credits are delivered after purchase.

Delivery Overview

Property	Detail
Total period	40 weeks
Number of installments	10
Frequency	Every 4 weeks
Start	Week 4 after purchase

Delivery Timeline

Installment	Week	Cumulative
1st	Week 4	10%
2nd	Week 8	20%
3rd	Week 12	30%
4th	Week 16	40%
5th	Week 20	50%
6th	Week 24	60%
7th	Week 28	70%
8th	Week 32	80%
9th	Week 36	90%
10th	Week 40	100%

Example Delivery

For a PRS that delivers 1,000 CSR:

Week	CSR Delivered	Total in Account
4	100 CSR	100 CSR
8	100 CSR	200 CSR
12	100 CSR	300 CSR
...	100 CSR	...
40	100 CSR	1,000 CSR

Why Staggered Delivery?

Reason	Detail
Processing timeline	Reflects actual plastic processing
Credit minting	Credits minted as recycling occurs
Authenticity	Ensures validity of environmental claims
Industry standard	Standard practice for impact credits

Checking Delivery Status

Members can view delivery status by navigating to **Wallet** or **CSR Balance** in their account. The system displays:

- Delivery history
- Upcoming scheduled deliveries
- Combined balance

Delivery Notifications

Notification	When Sent
Purchase confirmation	Immediately
Delivery notification	When each installment is credited
Completion notice	After week 40

Week Calculation

Term	Definition
Week 1	Begins from purchase/redemption date
Week 4	28 days after purchase
Calculation	System calculates automatically

Multiple Purchases

Behaviour	Detail
Schedules	Each purchase has its own delivery schedule
Overlap	Deliveries from different purchases may occur together
Balance display	Account shows combined CSR balance
Tracking	Individual purchase tracking available

Common Questions

Question	Answer
Can delivery be accelerated?	No — schedule is fixed, reflects actual recycling timeline
What if member doesn't check delivery?	CSR is credited automatically, no action needed
Does delivery ever stop?	Only if account is suspended — resumes when issue resolved

Related Documentation

- Purchasing — What PRS is and how it works
- Bonus CSR Delivery — Additional CSR after primary delivery

How to Purchase PRS

The purchase process for Plastic Removal Services.

Prerequisites

Requirement	Status
Account created	Required
Email verified	Required
Funds in Primary or Bonus Wallet	Required
KYC verified	**Not required**

Process

Step	Action
1	Member navigates to **Shop** and selects **Plastic Removal Service**
2	Member enters the desired purchase amount
3	System displays kilograms of plastic waste to be removed and CSR to be delivered as digital receipt
4	Member reviews order summary and accepts terms
5	Member confirms purchase
6	Order confirmation displayed and confirmed in ticket system

Order Confirmation

Field	Description
Order reference	Unique identifier
Purchase amount	Value in account currency
Plastic to be removed	Kilograms of plastic waste to be removed
Digital receipt (CSR)	CSR issued as proof of removal
Delivery schedule	Timetable for plastic removal — triggers release of digital receipt (CSR)
Timestamp	Transaction date/time

Related Documentation

- Plastic Removal Services — PRS options and pricing
- CSR Delivery Schedule — Delivery timing

How to Purchase Corsair Shares

The purchase process for Corsair Capital Shares.

Prerequisites

Requirement	Status
Account created	Required
Email verified	Required
Nationality	Must be eligible (checked on entry to Crowd Shop)
KYC verified	**Tier 3 required**
Trade Wallet balance	Required

Eligibility Check

When a member enters the Crowd Shop:

Check	If Not Met
Nationality	Member informed — cannot proceed
Tier 3 KYC	Member directed to complete Tier 3 KYC
Trade Wallet balance	Member directed to deposit page

Funding the Trade Wallet

Step	Action
1	Member requests deposit to Trade Wallet
2	Banking details provided to transfer funds to Eurivex
3	Funds received by Eurivex are credited to member's CrowdX account
4	Balance reflected in Trade Wallet (retrieved via API)

Account Creation on CrowdX

Prior to first purchase, a CrowdX account is created via API:

Step	Action
1	Account created on CrowdX by API
2	KYC details stored on shared Google Drive
3	Additional details transmitted to CrowdX by API

Purchase Process

Step	Action
1	Member enters Crowd Shop
2	Member selects desired Corsair Capital Share value
3	Funds deducted from CrowdX wallet (reflected in Trade Wallet via API)
4	Purchase executed on CrowdX via API
5	Shares allocated on Eurivex trading platform

Related Documentation

- Corsair Capital Shares — Product overview and restrictions

How to Purchase Value Vouchers

The purchase process for Value Vouchers.

Prerequisites

Requirement	Status
Account created	Required
Email verified	Required
Funds in Primary Wallet, Bonus Wallet, or existing Value Voucher	Required
KYC verified	**Not required**

Process

Step	Action
1	Member navigates to **Shop** and selects **Value Voucher**
2	Member enters the desired voucher amount
3	Member selects to retain or send to another member
4	If sending, member enters recipient details
5	Member confirms purchase
6	Voucher created — recipient must accept before use

Related Documentation

- Value Vouchers — How value vouchers work

Plastic Removal Services

A PRS purchase triggers an order to Corsair to remove or have removed plastic waste from the environment.

What is PRS?

PRS = Plastic Removal Service

Step	Action
1	Remove or have removed a specific amount of plastic waste
2	Issue CSR Plastic Credits as proof of removal
3	Convert into advanced bio-oil

Wallets and Purchasing

Funds Source	Where They Go	Can Purchase PRS?
Deposits (EUR, CAD, USDT)	Primary Wallet	Yes
Commissions	Primary Wallet + Bonus Wallet	Yes

Funds from both the Primary Wallet and Bonus Wallet can be used to purchase PRS.

What the Member Receives

Delivery	Detail
CSR Plastic Credits	Digital receipt for the service provided
Delivery schedule	Delivered in tranches — timetable available at time of purchase
First delivery	In most cases, delivered to CSR Central the following week

What is CSR?

Each **CSR Plastic Credit** is a digital receipt confirming plastic waste removal.

CSR	Plastic Removed
1 CSR	100 grams
10 CSR	1 kilogram

Property	Detail
Technology	ERC-20 token (blockchain)
Purpose	Digital receipt for plastic removal

Example: A PRS that removes 100kg of plastic = 1,000 CSR delivered

CSR Classification

CSR is NOT	Explanation
An investment	No guaranteed returns
A security	Not a financial instrument
Immediately liquid	No, delivered over a period of time

Price Range

Minimum	Maximum
€10	€100,000

PRS packages are available across this entire range and are subject to change.

Pricing Structure

Principle	Detail
Member selects amount	Any value within range
Proportional	Higher amounts = more plastic waste removed

CSR Calculation

CSR credits are issued based on plastic removed:

Plastic Removed	CSR Delivered
100 grams	1 CSR
1 kilogram	10 CSR
10 kilograms	100 CSR
100 kilograms	1,000 CSR

The amount of plastic removed per PRS purchase depends on current program rates at the time of purchase.

Value Disclaimer

Point	Detail
CSR credits	Digital receipt for plastic waste removal
Market value	Not guaranteed
Investment	Neither PRS nor CSR are investment products

Related Documentation

- Purchasing — Overview of all products

- [How to Purchase PRS](#) — Purchase process
- [CSR Delivery Schedule](#) — Delivery timing

Value Vouchers

Value vouchers allow members to gift purchasing power to other members.

Why Value Vouchers?

Direct fund transfers between member accounts are not permitted. Value vouchers provide a compliant and auditable way to gift purchasing power, similar to a gift card.

Wallets and Purchasing

Funds Source	Can Purchase Value Vouchers?
Primary Wallet	Yes
Bonus Wallet	Yes
Another Value Voucher	Yes

How Value Vouchers Work

Action	Detail
Purchase	Member buys a value voucher using Primary Wallet, Bonus Wallet, or another value voucher
Retain or send	Voucher can be kept by the buyer or sent to another member
Acceptance	Recipient must accept the voucher before it can be used
Use	Can be used to purchase PRS packages or other value vouchers

Partial Use

Scenario	What Happens
Voucher greater than purchase	Voucher reduces in value and is retained by holder
Voucher less than purchase	Member covers the difference using Primary or Bonus Wallet

Cancellation

Status	Can Cancel?
Sent but not accepted	Yes — buyer can cancel
Accepted (even if unused)	No — cannot be cancelled

When cancelled, the value returns to its original source:

Original Purchase Method	Cancelled Voucher Returns To
Primary Wallet	Primary Wallet
Bonus Wallet	Bonus Wallet
Value Voucher	Value Voucher

Assisted Purchases

Assisted purchases use the value voucher mechanism, but with a constraint.

Type	Use
Standard Value Voucher	Can be used for any PRS package or other value vouchers
Assisted Purchase Value Voucher	Constrained to the specific purchase specified by the assisted purchase link creator

When a member creates an assisted purchase link, the resulting value voucher can only be used for that specific purchase — it cannot be redirected to other products.

See Assisted Purchases for the full process.

Related Documentation

- Plastic Removal Services — PRS options

Withdrawals

Fiat and CSR withdrawal processes.

What Can Be Withdrawn?

Source	Withdrawable?
Earned commissions (OCA)	Yes
Initial deposits	No
Bonus Wallet (BW)	No (converts to CSR)

Why Deposits Cannot Be Withdrawn

Reason	Explanation
Purpose	Deposits fund PRS purchases
Commitment	Once purchased, recycling is committed
System type	Purchase system, not holding account
Return	CSR delivery is the return on purchase

In This Section

Page	Description
CSR Withdrawal Process	CSR withdrawal process
CSR Thresholds	Limits and approvals
CSR Fees	Processing costs
EUR Withdrawal	Euro withdrawals
CAD Withdrawal	Canadian dollar withdrawals
USDT Withdrawal	USDT withdrawals
Approval Chain	Approval requirements

Withdrawal Flow

```
flowchart LR
    A[Request Withdrawal] --> B{Type?}
    B -->|CSR| C[CSR Process]
    B -->|Fiat| D[Bank Transfer]
    B -->|USDT| E[Crypto Transfer]
    C --> F[Approval]
    D --> F
    E --> F
    F --> G[Processed]
```

Key Rules

Rule	Detail
Source	Commission funds only (not deposits)
Minimum	$150 (after fees)
Maximum	$3,000 per transaction
Frequency	One withdrawal at a time
Processing	Weekly pay run
KYC	Required for all withdrawals

Weekly Pay Run

Property	Detail
Cutoff	Friday 23:59 GMT
Processing	Following business days
Typical time	5 working days
Exceptional cases	Up to 11 weeks

Approval Process

Withdrawal Type	Approval Required
Standard fiat	CEO approves, CIO executes
Large CSR (≥300,000)	CEO approval mandatory
USDT	CEO + CIO approval

Prerequisites

Requirement	Status
Account active	Required
KYC verified	Required
Funds in OCA	Required (not deposits)
No pending requests	Required
Minimum threshold met	Required

Common Misconceptions

Misconception	Reality
"I can withdraw my deposit"	No — deposits purchase PRS
"Bonus Wallet is cash"	No — BW converts to CSR
"Withdrawals are instant"	No — weekly processing
"No limits apply"	$150 min, $3,000 max per transaction

CSR Retirement

Retirement permanently removes CSR from circulation, representing a finalized environmental claim.

What is Retirement?

Property	Detail
Purpose	Permanently remove CSR from circulation
Effect	Tokens sent to retirement vault with no withdrawal
Meaning	Finalized claim of plastic neutrality
Certificate	Issued with QR code linking to blockchain

Why Retire CSR?

Reason	Benefit
Environmental claim	Proves permanent commitment to plastic neutrality
Corporate reporting	Verifiable sustainability metrics
Public recognition	Hall of Fame listing available
Prevent double-counting	Aligns with WWF accountability standards

How to Retire CSR

Prerequisites

Requirement	Detail
KYC	Must be verified
CSR location	Must be in external blockchain wallet
Gas	Must have ETH for transaction fees

Steps

Step	Action
1	Navigate to CSRnow.com
2	Go to retirement feature
3	Specify amount of CSR to retire
4	Confirm transaction
5	Pay gas fees
6	CSR sent to retirement vault
7	Download certificate

Retirement Vault

Property	Detail
Type	Null contract
Design	No withdrawal function exists
Permanence	Tokens can never be retrieved
Verification	Contract verified on Etherscan
Transparency	All retirements publicly visible

Costs

Fee Type	Amount
Gas fees	Paid by retiring member (variable)
Platform fees	**None**

Hall of Fame

Recognition for members who retire CSR:

Privacy Options

Setting	Visibility
Private	Only visible to you
Public	Visible to all visitors
Restricted	Visible to logged-in members only

Company Recognition

Feature	Description
Company logo	Featured in Hall of Fame
Company name	Displayed with retirement
Company URL	Linked for recognition

Certificates

Retirement Event Certificate

Feature	Description
Content	Details of specific retirement
QR code	Links to transaction on Etherscan
Download	Available immediately after retirement

Comprehensive Certificate

Feature	Description
Content	All retirements from your address
QR code	Links to CSRnow page listing all events
Use case	Corporate sustainability reporting

Future Enhancements

Feature	Description
Multi-address retirement	Retire from multiple wallets
Group retirements	Collaborative retirement with shared certificate
Off-site retirement	Retire without logging into CSRnow
Third-party agents	Certified agents can process retirements

Important Notes

Note	Detail
Irreversible	Retirement cannot be undone
No refunds	Retired CSR cannot be recovered
Gas varies	ETH gas costs fluctuate with network activity
Verification	Always verify transaction on Etherscan

Related Documentation

- What is CSR?
- CSR Technical
- CSR Withdrawal Process

CSR Withdrawal Fees

Processing costs for CSR withdrawals.

Fee Structure

Fee Type	Amount
CSR processing fee	250 CSR

Fee Deduction

Fees are deducted from the withdrawal amount:

Request Amount	Fee	Member Receives
1,000 CSR	250 CSR	750 CSR
5,000 CSR	250 CSR	4,750 CSR
10,000 CSR	250 CSR	9,750 CSR

Fee Purpose

Component	Purpose
Blockchain gas	Network transaction costs
Processing	Administrative handling
Security	Multi-sig execution

Fee Properties

Property	Detail
Type	Fixed amount (not percentage-based)
Amount	250 CSR per withdrawal
Deduction	Automatic — no separate payment needed
Refundability	Non-refundable once processed

Fee Efficiency

Since the fee is fixed (not percentage-based), fewer larger withdrawals are more efficient:

Strategy	Total Fees
10 withdrawals of 1,000 CSR	2,500 CSR
1 withdrawal of 10,000 CSR	250 CSR

Network Fees

Property	Detail
Blockchain gas	May apply in addition to processing fee
Variability	Based on network congestion
Responsibility	Typically paid by receiving wallet

Fee Updates

Property	Detail
Changes	Fees may be updated periodically
Visibility	Current fee displayed before confirmation
Notice	Changes announced in advance

Transparency

Principle	Detail
Displayed fee	Only fee charged
No surprise charges	Transparent pricing
Preview	Review total before confirming

CSR Withdrawal Process

The CSR withdrawal process.

Prerequisites

Requirement	Status
Account verified and active	Required
KYC completed	Required
CSR balance in wallet	Required
No pending withdrawal requests	Required
Destination wallet address ready	Required

Process

Step 1: Check Balance

The member navigates to **Wallet** in Corsair Connect and confirms available CSR balance.

Step 2: Initiate Withdrawal

The member selects **Withdraw** or **Transfer**, chooses **CSR**, enters the amount to withdraw, and provides the destination wallet address.

Step 3: Confirm Details

The member reviews the amount, verifies the wallet address, reviews applicable fees, and confirms the withdrawal request.

Step 4: Approval

The request is submitted for review. The approval process begins and the member is notified when processed.

Processing Timeline

Stage	Timing
Request submitted	Immediate
Review queue	Depends on volume
Approval	Per approval chain
Execution	After approval
Blockchain confirmation	Minutes

Withdrawal Thresholds

Amount	Process
< 300,000 CSR	Standard processing
≥ 300,000 CSR	CEO approval required

See CSR Thresholds for details.

Critical Information

Wallet Address

Property	Detail
Token type	CSR is an ERC-20 token
Compatible wallets	Ethereum-compatible only
Wrong address	Permanent loss — no recovery possible

Fees

Fee	Amount
Processing fee	250 CSR

See CSR Fees for details.

Limits

Rule	Detail
Concurrent requests	One pending withdrawal per member
New requests	Wait for completion before submitting new request

Withdrawal Status

Status	Meaning
Pending	Awaiting review
Approved	Approved, awaiting execution
Processing	Being executed
Completed	Sent to blockchain
Failed	Issue occurred — contact support

Common Issues

Issue	Resolution
Withdrawal stuck in pending	Check approval chain status; large amounts need CEO approval; contact support after 5+ days
Wrong address entered (not yet processed)	Contact support immediately
Wrong address entered (already sent)	Recovery unlikely

Related Documentation

- CSR Thresholds — Approval requirements
- CSR Fees — Processing costs

CSR Withdrawal Thresholds

Limits and approval requirements for CSR withdrawals.

Standard Thresholds

Property	Threshold
Minimum withdrawal	Varies by balance
Large withdrawal trigger	300,000 CSR
Processing fee	250 CSR

Approval Tiers

CSR Amount	Approval Required
< 300,000 CSR	Standard approval
≥ 300,000 CSR	CEO approval required

Why Thresholds Exist

Reason	Purpose
Risk management	Prevent fraud
Compliance	AML requirements
Operational	Ensure liquidity
Security	Additional verification

Large Withdrawal Process

For withdrawals ≥ 300,000 CSR:

```
flowchart TD
    A[Request Submitted] --> B[Initial Review]
    B --> C[Escalate to CEO]
    C --> D{CEO Decision}
    D -->|Approved| E[Execute Withdrawal]
    D -->|Declined| F[Notify Member]
    D -->|More Info| G[Request Details]
    G --> C
```

Additional Verification

Large withdrawals may require:

- Confirmation of identity
- Source of CSR verification
- Purpose of withdrawal
- Additional documentation

Processing Time Impact

Withdrawal Size	Expected Time
Small/Medium	Standard processing
Large (≥300K)	Additional 1-3 days for CEO review

Splitting Withdrawals

Can I split to avoid thresholds?

- System tracks cumulative withdrawals
- Splitting to avoid review is prohibited
- May result in account review
- Process designed for legitimate use

Temporary Holds

Withdrawals may be held for:

- Suspicious activity review
- Compliance verification
- Large amount verification
- Account security concerns

What Triggers Extra Review

Trigger	Action
First large withdrawal	Additional verification
Sudden spike in activity	Security review
New destination address	Address verification
Account flags	Compliance review

CAD Withdrawal

Canadian Dollar withdrawals via bank transfer.

Overview

Property	Detail
Currency	CAD (Canadian Dollar)
Method	Bank Transfer / EFT
Source	OCA (commissions only)
Minimum	$150 CAD (after fees)
Maximum	$3,000 CAD per transaction
Platform	Canada platform

Prerequisites

Requirement	Status
Commission funds in OCA	Required
Canadian bank account verified	Required
KYC approved	Required
No pending withdrawals	Required

Process

Bank Details Setup

The member navigates to **Settings → Bank Accounts** on the Canada platform and adds/verifies their Canadian bank account:

Required Field	Note
Account holder name	Must match Corsair Connect registration
Account number	Bank account number
Transit number	Branch identifier
Institution number	Bank identifier

Withdrawal Request

The member navigates to **Withdraw**, selects **CAD / Bank Transfer**, enters the amount, selects the verified bank account, and confirms.

Processing

Stage	Detail
Submission	Request enters approval queue
Approval	CEO approves, CIO executes
Transfer	Funds sent via EFT

Processing Timeline

Stage	Time
Request cutoff	Friday 23:59 GMT
Approval	Next business days
Bank transfer	1-3 business days
Total typical	~5 working days

Bank Account Requirements

Requirement	Detail
Bank	Canadian financial institution
Account name	Must match registration
Account type	Chequing or savings
Currency	CAD

Fees

Fee	Amount
Processing fee	250 CSR equivalent
Bank fees	May apply (member's bank policy)

Canada Platform

Property	Detail
Processing	Through Canada platform
Credentials	Same as main platform
Currency display	CAD
Banking	Canadian banking integration

Common Issues

Issue	Resolution
Transfer not received	Verify account details correct; allow full processing time; check with bank; contact support after 7+ business days

EUR Withdrawal

Euro withdrawals via bank transfer.

Overview

Property	Detail
Currency	EUR (Euro)
Method	Bank Transfer
Source	OCA (commissions only)
Minimum	$150 equivalent (after fees)
Maximum	$3,000 equivalent per transaction

Prerequisites

Requirement	Status
Commission funds in OCA	Required
Bank account verified	Required
KYC approved	Required
No pending withdrawals	Required

Process

Bank Details Setup

The member navigates to **Settings → Bank Accounts** and adds/verifies their EUR bank account:

Required Field	Note
Account holder name	Must match Corsair Connect registration
IBAN	International Bank Account Number
BIC/SWIFT	Bank identifier

Withdrawal Request

The member navigates to **Withdraw**, selects **EUR / Bank Transfer**, enters the amount, selects the verified bank account, and confirms.

Processing

Stage	Detail
Submission	Request enters approval queue
Approval	CEO approves, CIO executes
Transfer	Funds sent via bank transfer

Processing Timeline

Stage	Time
Request cutoff	Friday 23:59 GMT
Approval	Next business days
Bank transfer	1-3 business days
Total typical	~5 working days

Bank Account Requirements

Requirement	Detail
Account name	Must match Corsair Connect registration
Account type	Personal or business (matching member's account type)
Bank eligibility	Must be able to receive international transfers
Currency	EUR account

Fees

Fee	Amount
Processing fee	250 CSR equivalent
Bank fees	May apply (member's bank policy)

Common Issues

Issue	Resolution
Bank rejected transfer	Verify IBAN is correct; confirm account can receive international transfers; check name matches exactly
Funds not received	Allow full processing time; check with bank; contact support after 7+ business days

USDT Withdrawal

USDT (Tether) withdrawals to crypto wallets.

Overview

Property	Detail
Currency	USDT (Tether)
Network	ERC-20 or TRC-20
Source	OCA (commissions only)
Minimum	$150 equivalent
Maximum	$3,000 equivalent per transaction

Prerequisites

Requirement	Status
Commission funds in OCA	Required
USDT wallet address ready	Required
KYC approved	Required
No pending withdrawals	Required

Process

Withdrawal Request

The member navigates to **Withdraw**, selects **USDT**, chooses the network (ERC-20 or TRC-20), pastes the wallet address, enters the amount, and confirms.

Processing

Stage	Detail
Submission	Request enters approval queue
Approval	CEO + CIO dual approval required
Transfer	USDT sent to member's wallet
Completion	Blockchain confirmations

Critical Warning

Error	Result
Wrong address	Permanent loss
Wrong network	Permanent loss

There is no recovery for incorrect addresses or network mismatches.

Approval Process

USDT withdrawals require dual approval for security:

Approver	Role
CEO	Approves withdrawal
CIO	Executes transfer

This adds processing time compared to fiat withdrawals.

Processing Timeline

Stage	Time
Request submitted	Immediate
CEO approval	1-2 business days
CIO execution	After CEO approval
Blockchain confirmation	Minutes after execution

Network Comparison

Network	Speed	Fees
ERC-20 (Ethereum)	Slower	Higher gas
TRC-20 (Tron)	Faster	Lower fees

Fees

Fee	Amount
Processing fee	250 CSR equivalent
Network gas	Varies by congestion

Transaction Tracking

Network	Block Explorer
ERC-20	etherscan.io
TRC-20	tronscan.org

Members can track their transaction using the transaction hash (TXID) provided after processing.

Withdrawal Approval Chain

Who approves withdrawals and how the process works.

Approval Overview

All withdrawals require approval before processing.

Withdrawal Type	Approvers
Fiat (EUR/CAD)	CEO approves, CIO executes
CSR (standard)	CEO approves, CIO executes
CSR (≥300K)	CEO approval required
USDT	CEO + CIO approval

Approval Flow

```
flowchart TD
    A[Withdrawal Request] --> B{Type?}
    B -->|Fiat| C[CEO Review]
    B -->|CSR < 300K| C
    B -->|CSR ≥ 300K| D[CEO Required]
    B -->|USDT| E[Dual Approval]
    C --> F[CEO Approves]
    D --> F
    E --> G[CEO Approves]
    G --> H[CIO Approves]
    F --> I[CIO Executes]
    H --> I
    I --> J[Processed]
```

Role Responsibilities

CEO (Chief Executive Officer)

Responsibility	Details
Review requests	Verify legitimacy
Large amounts	Mandatory for ≥300K CSR
USDT approval	First approval for crypto
Final authority	Ultimate approval decision

CIO (Chief Investment Officer)

Responsibility	Details
Execution	Process approved withdrawals
USDT approval	Second approval for crypto
Verification	Confirm details before execution
Technical	Handle transfer mechanics

Why Dual Approval for USDT?

Reason	Details
Irreversibility	Crypto transfers cannot be reversed
Security	Two-person verification
Compliance	Meets regulatory standards
Fraud prevention	Additional checkpoint

Processing Timeline by Type

Type	Typical Approval Time
Standard fiat	1-2 business days
Standard CSR	1-2 business days
Large CSR (≥300K)	2-3 business days
USDT	2-3 business days

What Can Delay Approval?

Issue	Impact
Volume spike	Queue backlog
Missing information	Request clarification
Account flags	Additional review
Public holidays	Office closures
Compliance review	Extended verification

Escalation Path

If withdrawal is delayed beyond normal timeframe:

Step	Action
1	Check account for status updates
2	Contact support with request details
3	Support escalates if appropriate
4	Executive review if needed

Approval Criteria

Approvers verify:

Check	Requirement
Account status	In good standing
Fund source	Legitimate (commissions only)
Amount	Within limits
Details	Bank/wallet information correct
Compliance	No flags

Declined Withdrawals

Reason	Detail
Insufficient balance	Commission balance too low
Account suspended	Account not in good standing
Compliance concerns	Under review
Incorrect details	Bank/wallet information errors
Policy violations	Terms of service breach

Members receive notification with the decline reason.

Partner Journey

Independent Associate operations and earnings

Partner Journey

Helping Independent Associates (IAs) build their business compliantly.

In This Section

Section	Description
Becoming an IA	Sign-up, agreement, licensing
Building Business	Marketing, team building, compliance
Earning	Commissions, bonuses, payouts
Account Management	Transfers, status changes

IA vs Customer

Capability	Customer	IA
Purchase PNPs	✅	✅
Receive CSR	✅	✅
Transfer CSR	✅	✅
Sponsor others	❌	✅
Build downline	❌	✅
Earn commissions	❌	✅

IA Journey Overview

```
flowchart LR
    A[Sign Up] --> B[Pay License Fee]
    B --> C[Complete KYC/KYB]
    C --> D[Active IA]
    D --> E[Build Business]
    E --> F[Earn Commissions]
```

Key Requirements

To become an IA:

- 18 years or older
- Valid tax ID (US: SSN or FEIN)
- Approved jurisdiction
- Complete IA Application
- Pay Business License fee

Core Principles

All IAs must operate with:

- **Honesty** — Accurate representations
- **Compliance** — Follow all policies
- **Ethics** — Treat others fairly
- **Legality** — Obey all laws

Account Management

Managing IA accounts through their lifecycle.

In This Section

Page	Description
Account Statuses	Different account states
Inactivity Consequences	What happens if inactive
Reactivation Process	How to reactivate
Selling Your Business	Rules on selling
Transferring Your Business	Transfer rules
Business Separation	Divorce, dissolution, court orders
Name Change Process	How to change name on account
Voluntary Cancellation	How to cancel
Termination Causes	Why termination happens
Termination Process	How termination works

Account Lifecycle

```
flowchart TD
    A[Active] --> B{What Happens?}
    B -->|Inactive| C[Lapsed/Suspended]
    B -->|Violation| D[Under Review]
    B -->|Voluntary| E[Cancelled]
    C -->|Reactivate| A
    D -->|Cleared| A
    D -->|Serious| F[Terminated]
    E --> G[12-Month Wait]
    G --> H[Can Re-enroll]
```

Key Rules

Rule	Detail
Maintain activity	Renew license, stay engaged
Stay compliant	Follow all policies
Positions aren't property	Can't freely sell/transfer
Termination is possible	For policy violations

Important Notes

- IA positions are not "owned" like property
- Transfers require company approval
- Sales are generally not permitted
- Termination affects your downline

Account Statuses

Understanding different IA account states.

Status Overview

Status	Meaning
Active	In good standing, full access
Pending	Awaiting verification/approval
Suspended	Temporarily restricted
Abandoned	No login for 12 months, account locked
Locked-Out	Cannot log in, but receives accrued commissions
Deleted	No access, records retained
Cancelled	Voluntarily terminated
Terminated	Involuntarily terminated

Active Status

Property	Detail
Meaning	Full IA privileges
Commission	Can earn
Sponsoring	Can sponsor
Purchases	Can make
Withdrawals	Can request

Maintaining Active Status

- Keep license current (renew before anniversary)
- Stay compliant with all policies
- No active suspensions or investigations

Pending Status

Property	Detail
Meaning	Awaiting approval
Typical reasons	KYC/KYB review
Commission	May be limited
Duration	Until verified

Inactive Status

Property	Detail
Meaning	License lapsed
Commission	Not earning
Sponsoring	Cannot sponsor
Reactivation	Possible (see process)

Suspended Status

Property	Detail
Meaning	Temporarily restricted
Typical reasons	Policy violation, investigation
Commission	May be held
Duration	Until resolved

Abandoned Status

Property	Detail
Meaning	No login for 12 consecutive months
Login	Cannot log in
KYC	Dropped (must resubmit)
Wallet balances	Reduced to zero
Reactivation	Possible via support request

Reactivation from Abandoned

1. Contact support to request reactivation

2. Account undergoes security review

3. Complete new KYC verification

4. Previous balances generally not reinstated

5. Initially limited to deposits and purchases only

Locked-Out Status

Property	Detail
Meaning	Cannot log in
Commission	Continues to receive accrued commissions
Typical reasons	Security concern, pending verification
Resolution	Contact support

Deleted Status

Property	Detail
Meaning	Account removed from active system
Access	None
Records	Retained in system per legal requirements
Reactivation	Possible upon request (subject to review)

Under Review

Property	Detail
Meaning	Compliance investigation
Typical reasons	Complaint, audit, violation report
Actions limited	Pending investigation outcome
Outcome	Cleared, warning, or termination

Cancelled Status

Property	Detail
Meaning	Voluntarily closed
Initiated by	You (the IA)
Reversible	Generally no
Re-enrollment	12-month waiting period

Terminated Status

Property	Detail
Meaning	Involuntarily closed
Initiated by	Company
Reason	Serious policy violation
Reversible	Appeal possible
Re-enrollment	May be permanently barred

Checking Your Status

1. Log into Back Office
2. View account dashboard
3. Status displayed prominently
4. Contact support if unclear

Business Separation

Handling divorce, dissolution, and court-ordered separations of IA positions.

Overview

When an IA position is held jointly or when life circumstances change (divorce, partnership dissolution), specific procedures apply to separate or reassign the position.

Reference: P&P Section 2.7

Types of Separation

Type	Description
Divorce	Marriage dissolution affecting jointly-held position
Partnership dissolution	Business partners separating
Court-ordered	Legal mandate to divide assets
Mutual agreement	Parties agree to separate position

General Principles

Principle	Detail
One position	An IA position cannot be split into two
Assignment required	Position must be assigned to ONE party
Company approval	All separations require company consent
Documentation	Legal documents required

Divorce Procedures (P&P 2.7)

Step 1: Notify the Company

Action	Detail
Contact	compliance@corsairconnect.com
Timing	As soon as separation proceedings begin
Include	Account details, nature of separation

Step 2: Provide Documentation

Document	Purpose
Divorce filing	Proof proceedings initiated
Settlement agreement	Shows asset division
Court order	If position specifically addressed
Final decree	When divorce finalized

Step 3: Position Assignment

The position will be assigned based on:

Priority	Basis
1	Court order specifying assignment
2	Written agreement between parties
3	Party who originally enrolled
4	Company discretion

Step 4: Non-Assigned Party

The party NOT receiving the position:

Restriction	Duration
Cannot re-enroll	6 months from separation date
Cannot enroll under former spouse	Permanently
May enroll under different sponsor	After waiting period

Partnership Dissolution

When business partners who jointly hold an IA position separate.

Process

Step	Action
1	Submit written notice of dissolution
2	Provide partnership dissolution agreement
3	Indicate which partner retains position
4	Non-retaining partner signs release

Assignment Rules

Situation	Assignment
Agreement between partners	Per agreement
No agreement	Original enrolling partner
Dispute	Company makes determination

Business Entity Dissolution

If the IA position is held by an LLC/corporation being dissolved:

Step	Action
1	Notify company of entity dissolution
2	Provide dissolution documents
3	Request transfer to individual or new entity
4	Complete transfer application

Court-Ordered Separations

When a court mandates division of the IA position.

Company Compliance

Situation	Company Action
Court order received	Review and comply
Order specifies recipient	Transfer to named party
Order silent on position	Follow standard procedures

Required Documents

Document	Required
Certified court order	Yes
Identification of parties	Yes
Proposed assignment	Yes
Recipient's IA application	If new to company

Timeline

Stage	Timeframe
Court order receipt	Document immediately
Review	5-10 business days
Implementation	Within 30 days of final order

Commission Handling During Separation

Pending Commissions

Situation	Handling
Pre-separation earnings	Paid per original account setup
Post-separation earnings	Paid to assigned position holder
Disputed period	May be held pending resolution

Wallet Balances

Balance Type	Treatment
OCA balance	Transfers with position OR per agreement
BW balance	Transfers with position
Pending CSR	Transfers with position

During Proceedings

Status	Effect
Account may be frozen	Pending resolution
Withdrawals may be restricted	Until assignment determined
Commissions continue accruing	To the account

Waiting Periods

Non-Assigned Party Re-Enrollment

Circumstance	Waiting Period
Divorce	6 months
Partnership dissolution	6 months
Court-ordered separation	Per court order or 6 months

Restrictions

Restriction	Detail
Cannot enroll under former spouse/partner	Permanent
Cannot enroll in former downline	Permanent
Must enroll under unrelated sponsor	Required

Dispute Resolution

If Parties Disagree

Step	Action
1	Submit respective positions in writing
2	Provide supporting documentation
3	Company reviews and determines
4	Decision is final

Company Discretion

The company may consider:

- Who originally enrolled
- Who has been primarily active
- Written agreements between parties
- Equity and fairness
- Legal requirements

Appeal

Aspect	Detail
Timeline	15 days from decision
Basis	New evidence only
Final	Appeal decision is final

Special Situations

Death During Separation

If one party dies during separation proceedings:

Situation	Result
Before final order	Estate and surviving party negotiate
After assignment	Assigned party retains

Bankruptcy

Situation	Handling
One party bankrupt	Trustee may have claims
Position as asset	Company cooperates with legal process
Assignment	Per bankruptcy court direction

International Divorces

Consideration	Detail
Jurisdiction	Laws of divorce jurisdiction apply
Recognition	Company recognizes valid foreign orders
Translation	Certified translations required

Required Forms

Separation Request

Submit to compliance@corsairconnect.com:

Field	Required
Account holder name(s)	Yes
Account/IA ID	Yes
Type of separation	Yes
Proposed assignment	Yes
Contact for each party	Yes

Supporting Documents Checklist

- ☐ Legal filing (divorce petition, dissolution notice)
- ☐ Settlement agreement (if applicable)
- ☐ Court order (if applicable)
- ☐ Identification for both parties
- ☐ New IA application (if recipient not current IA)
- ☐ Signed release from non-assigned party

Processing Timeline

Stage	Typical Time
Initial review	5 business days
Document verification	5-10 business days
Decision	10-15 business days
Implementation	5 business days
Total	4-6 weeks

Complex cases may take longer.

Contact

For separation matters:

- **Email:** compliance@corsairconnect.com
- **Subject:** Business Separation - [Account ID]
- **Include:** Type of separation, parties involved, current status

Related Documentation

- [Transferring Your Business](#)
- [Voluntary Cancellation](#)
- [Account Statuses](#)

Disciplinary Sanctions

Per Policies & Procedures Section 6.1, violations of the Partner Agreement may result in disciplinary action.

Available Sanctions

Sanction	Description
Written warning	Formal notice of violation requiring acknowledgment
Corrective action required	Must fix the issue immediately and confirm compliance
Commission withhold	One or more commission checks held pending resolution
Suspension	Agreement suspended for one or more pay periods
Organization transfer	Partial or full Marketing Organization moved to another sponsor
Termination	Involuntary cancellation of Partner Agreement
Monetary fine	Financial penalty assessed
Legal proceedings	For serious violations involving fraud or illegal activity

Sanction Levels

Minor Violations

Example	Typical Sanction
First-time disclosure omission	Written warning
Unapproved material (correctable)	Corrective action required
Minor policy misunderstanding	Written warning with education

Moderate Violations

Example	Typical Sanction
Repeat disclosure violations	Commission withhold
Unauthorized website	Corrective action + monitoring
Income claim without disclaimer	Commission withhold + retraining

Serious Violations

Example	Typical Sanction
Prohibited marketing methods	Suspension
Cross-recruiting	Organization transfer + suspension
Multiple repeat violations	Suspension or termination

Severe Violations

Example	Typical Sanction
Fraud or misrepresentation	Termination
Illegal activity	Termination + legal action
Material harm to company/members	Termination + monetary penalty

Investigation Process

Step	Description
1	Report received and documented
2	Evidence gathered and reviewed
3	Partner notified and given opportunity to respond
4	Investigation completed
5	Determination made
6	Sanction applied if warranted
7	Partner notified of outcome

Partner Rights

Right	Description
Notice	Written notification of alleged violation
Response	Opportunity to respond before sanctions
Evidence	Access to evidence used in determination
Appeal	Right to appeal sanctions through proper channels

Appeal Process

Step	Action
1	Submit written appeal within 14 days
2	Include supporting documentation
3	Appeal reviewed by senior management
4	Decision communicated in writing
5	Decision is final

Commission Recovery

When commissions are recovered due to violations:

Scenario	Recovery Method
Future commissions	Offset against future earnings
No future earnings	Invoice issued for repayment
Refusal to pay	Legal action may be pursued

Reinstatement

After serving a suspension:

Requirement	Detail
Compliance confirmation	Written acknowledgment of policies
Corrective action	All required corrections completed
Monitoring period	Enhanced monitoring for 6 months
Repeat offense	More severe sanctions apply

Related Documentation

- Prohibited Activities

- Marketing Compliance

- Violation Reporting

- Involuntary Termination Causes

Inactivity Consequences

What happens when an IA becomes inactive.

What Makes an Account Inactive?

- **License lapse:** Didn't renew before the deadline

- **Extended absence:** No activity for an extended period

- **Non-payment:** Failed renewal payment

Consequences of Inactivity

Immediate Effects

- **Cannot earn:** Commission accumulation stops

- **Cannot sponsor:** Can't add new customers or IAs

- **Cannot withdraw:** OCA access becomes restricted

- **Position at risk:** Your downline may be affected

Ongoing Effects

The longer you remain inactive, the greater the risk:

- **Short term:** Commission accumulation stops

- **Medium term:** May lose rank qualification status

- **Long term:** Position may be terminated entirely

Impact on Commissions

While active, you earn normally. Once inactive, no new commissions accrue. Pending commissions may be forfeit, and previously earned amounts are subject to the terms of your agreement.

Impact on Downline

When you become inactive:

- Your downline may compress/roll up

- They may be assigned to your upline

- You may lose the relationship

- Reactivation may not restore full downline

Timeline Considerations

Duration	Risk Level	Consequence
Days	Low	Reactivate quickly
Weeks	Medium	Act soon
Months	High	Position at risk
12 months no login	**Critical**	**Account marked Abandoned**
24 months abandoned	**Severe**	Company may reallocate position

12-Month Abandonment Rule

If you do not log in for **12 consecutive months**:

Effect	Detail
Status changes	Account set to "Abandoned"
Login blocked	Cannot access account
KYC dropped	Must resubmit verification
Wallet balances	**Reduced to zero**
Downline	May be reassigned

After 24 Months Abandoned

Company reserves the right to take control of the account and reallocate the position for network support purposes.

Warning Signs

Watch for:

- License renewal approaching

- Inactivity warnings

- Account status changes

- Email notifications

Prevention

- **Renew license** before your anniversary date
- **Check account status** monthly in the Back Office
- **Review emails** regularly for company notifications
- **Set reminders** for key dates like renewal deadlines

Already Inactive?

See Reactivation Process for how to restore your account.

Involuntary Termination Causes

Why the company may terminate an IA.

What is Involuntary Termination?

The company ending your IA position due to policy violations or other serious issues.

Termination-Worthy Violations

Serious Policy Violations

Violation	Description
Income guarantees	Promising specific earnings
Investment claims	Presenting CSR as investment
Cross-recruiting	Recruiting from other lines
Fraud	Deception, false information
Illegal activity	Any criminal conduct

Marketing Violations

Violation	Description
Unauthorized materials	Using non-approved content
False testimonials	Fake or misleading stories
Prohibited claims	Medical, health, guarantee claims
Misrepresentation	False statements about company/product

Business Conduct

Violation	Description
Operating in restricted areas	Unauthorized territories
Multiple positions	Holding more than one IA position
Identity fraud	Using another's identity
Breach of agreement	Violating IA Agreement terms

Ethical Violations

Violation	Description
Harassment	Of customers, IAs, or staff
Defamation	False statements harming company
Theft	Of funds, data, or property
Non-cooperation	With investigations

Warning vs Termination

Severity	Typical Action
Minor first offense	Warning, education
Repeated minor	Suspension
Serious first offense	May terminate immediately
Pattern of violations	Termination

Immediate Termination Offenses

Some violations result in immediate termination without warning:

Offense
Fraud
Illegal activity
Severe misrepresentation
Harassment
Identity fraud

Investigation First

Before termination, company typically:

1. Receives complaint or identifies issue

2. Investigates claims

3. Gathers evidence

4. Gives opportunity to respond (usually)

5. Makes decision

Denial of Wrongdoing

Even if you deny the violation:

- Company makes final determination

- Evidence is evaluated

- Decision may still be termination

- Appeal process available

See Involuntary Termination Process for next steps.

Involuntary Termination Process

How involuntary termination works and your options.

Termination Process Flow

```
flowchart TD
    A[Issue Identified] --> B[Investigation]
    B --> C[Evidence Gathered]
    C --> D[Notice to IA]
    D --> E[Response Period]
    E --> F{Decision}
    F -->|Cleared| G[Reinstated]
    F -->|Terminated| H[Account Closed]
    H --> I[Appeal Option]
```

Typical Process

Step 1: Issue Identification

- Complaint received

- Audit discovery

- Monitoring detection

Step 2: Investigation

- Facts gathered

- Evidence collected

- Parties interviewed

Step 3: Notice

You receive notice including:

- Nature of alleged violation

- Evidence summary

- Opportunity to respond

- Deadline for response

Step 4: Your Response

You may:

- Provide explanation

- Submit evidence

- Acknowledge and accept

- Remain silent (not recommended)

Step 5: Decision

Company decides from available disciplinary sanctions:

Disciplinary Sanctions

The Company may impose any of the following sanctions, individually or in combination:

Sanction	Description
Written warning	Formal admonition placed on file
Corrective measures	Require immediate action to resolve issue
Commission loss	Temporary or permanent loss of bonus/commission rights
Commission hold	Withholding commissions during investigation
Suspension	One or more pay periods without participation
Organization transfer	Transfer of portion or all of Marketing Organization
Involuntary termination	Immediate cancellation of IA Agreement
Monetary fine	Financial penalty for violation
Legal proceedings	Civil or criminal proceedings in appropriate jurisdiction

Sanction Selection Factors

Company considers:

- Severity of violation
- Pattern of behavior
- Impact on other IAs or customers
- Willfulness vs. negligence
- Cooperation with investigation

Step 6: Notification

Decision communicated including:

- Final determination
- Effective date
- Consequences
- Appeal rights

Effects of Termination

Effect	Detail
Account closed	Immediate or effective date
Commissions	May forfeit pending
OCA balance	Subject to terms
Downline	Rolls up to sponsor
Re-enrollment	May be permanently barred

Appeal Process

If you believe the disciplinary action was wrong:

Step	Action
1	Submit written appeal within **10 business days**
2	Include new evidence or explanation
3	Clearly state grounds for appeal
4	Await review and decision

Appeal Timeline

Stage	Timeline
Appeal submission deadline	**10 business days** from notification
Company review period	Up to **30 days**
Decision notification	Within review period

Important: Appeals submitted after 10 business days may not be considered. The 30-day review period begins when the Company receives your complete written appeal.

Appeal Considerations

Company evaluates:

- New evidence provided
- Procedural fairness
- Severity vs violation
- Pattern of behavior

Appeal Outcomes

Outcome	Description
Reinstated	Termination reversed
Modified	Reduced to suspension
Upheld	Termination stands

After Termination

Item	What Happens
Account access	Revoked
Data	Retained per legal requirements
Future enrollment	Likely prohibited
Reputation	Consider carefully before violations

Prevention

Best approach: Don't violate policies.

- Read Policies & Procedures
- Ask before uncertain actions
- Use approved materials only
- Follow compliance guidelines

Name Change Process

How to request a name change on your IA account.

Reference: P&P Section 2.4

When Name Changes Are Needed

Situation	Example
Marriage	Taking spouse's surname
Divorce	Reverting to maiden name
Legal name change	Court-ordered change
Correction	Fixing spelling/typo errors
Gender transition	Updated legal documents

General Rules

Rule	Detail
Requires approval	All name changes must be approved
Documentation required	Legal proof needed
One name per account	No aliases or DBAs (use entity registration)
Must match ID	Name must match KYC documents

Name Change Process

Step 1: Gather Documentation

Change Type	Required Documents
Marriage	Marriage certificate
Divorce	Divorce decree showing name change
Legal change	Court order for name change
Correction	Correct ID document

Step 2: Submit Request

Email to: compliance@corsairconnect.com

Subject: Name Change Request - [Your IA ID]

Include:

- Current name on account

- Requested new name

- Reason for change

- Attached documentation

Step 3: Update KYC

You will need to:

1. Submit new government ID with updated name

2. Submit new proof of address (if address changed)

3. Complete re-verification if requested

Step 4: Confirmation

Stage	Timeline
Request acknowledgment	2 business days
Document review	5-10 business days
Name updated	Upon approval
Confirmation sent	Via email

Required Documentation by Type

Marriage Name Change

Document	Required
Marriage certificate	Yes
Updated government ID	Yes
Updated proof of address (if applicable)	If address changed

Divorce Name Change

Document	Required
Divorce decree	Yes
Updated government ID	Yes
Proof name change was part of decree	Yes

Legal Name Change (Court Order)

Document	Required
Court order for name change	Yes
Updated government ID	Yes
Publication proof (if required by jurisdiction)	If applicable

Correction of Existing Name

Document	Required
Correct government ID	Yes
Explanation of error	Yes

What Changes With Your Name

Item	Updated
Account display name	Yes
Commission statements	Yes
Official correspondence	Yes
Back Office profile	Yes
Tax documents	Yes (going forward)

What Doesn't Change

Item	Status
IA ID number	Remains same
Sponsor	Remains same
Downline	Remains same
Commission history	Linked to account
Rank	Remains same

Special Situations

Business Entity Name Changes

If your IA position is held by a business entity:

Change Type	Process
DBA change	Submit new DBA filing
Entity name change	Submit amended articles
Entity type change	Use entity conversion process

See Business Entity Registration for entity changes.

Name Change During Active Withdrawal

Situation	Handling
Withdrawal pending	Complete withdrawal first
Name change after	Update, then submit new withdrawal
Urgent change	Contact compliance for guidance

Name Change with Pending Compliance Issues

Situation	Handling
Active investigation	May delay name change
Compliance hold	Resolve hold first
Name change to evade	Prohibited and detectable

Fees

Change Type	Fee
Marriage/divorce	None
Legal name change	None
Correction	None
Frequent changes (3+ per year)	May incur review

Restrictions

Name Changes NOT Permitted

Situation	Status
To hide identity	Prohibited
To evade compliance	Prohibited
To someone else's name	Prohibited
To a pseudonym/alias	Prohibited

Waiting Periods

Situation	Wait
Recent name change	6 months before another
Multiple changes	May require explanation

After Name Change

Update These Items

Item	Action
Bank account	Ensure withdrawal account matches
Payment methods	Update if needed
Marketing materials	Update any personal materials
Business cards	Reprint if used

Notify Your Team

While not required, you may want to:

- Inform your sponsor
- Let your downline know
- Update any team communications

Contact

Name change questions:

- **Email:** compliance@corsairconnect.com
- **Subject:** Name Change Request - [Your IA ID]

Related Documentation

- KYC
- Business Entity Registration
- Account Statuses

Reactivation Process

How to reactivate an inactive IA account.

When Reactivation is Possible

Situation	Reactivation
License lapsed (short term)	Usually possible
Inactive (medium term)	May be possible
Extended inactivity	Case-by-case
Cancelled (voluntary)	12-month wait, then re-enroll
Terminated	Generally not possible

Reactivation Steps

Step 1: Contact Support

1. Reach out to support
2. Identify yourself and your account
3. Express desire to reactivate
4. Understand what's required

Step 2: Pay Outstanding Fees

Fee Type	Description
Past-due renewal	Missed license renewal
Late fees	If applicable
Reactivation fee	May apply

Step 3: Complete Any Requirements

Requirement	Why
Updated KYC	If documents expired
Re-acceptance of terms	Terms may have changed
Training	If required for return

Step 4: Confirmation

1. Payment confirmed
2. Requirements verified
3. Account status updated
4. Access restored

What May Not Be Restored

Item	Restoration
Your position	Yes (usually)
Full downline	May have changed
Previous rank	May need re-qualification
Pending commissions	May be forfeit

Downline Changes During Inactivity

While you were inactive:

- Downline may have compressed
- Some may have moved up
- Relationships may have changed
- Full restoration not guaranteed

Processing Time

Stage	Typical Time
Contact support	Immediate
Payment processing	1-2 days
Account review	1-3 days
Full reactivation	3-5 days total

Tips for Smooth Reactivation

Tip	Why
Act quickly	Less time = easier reactivation
Have payment ready	Speeds process
Update documents	Avoid delays
Be patient	Review takes time

Cannot Reactivate?

If reactivation is denied:

- Ask for specific reasons
- Address those issues
- Consider appeal if appropriate
- May need to wait for re-enrollment eligibility

Selling Your Business

Rules around selling your IA position.

Key Principle

IA positions are generally NOT saleable.

Unlike traditional businesses, your IA position is:

- Not "owned" like property
- Subject to company approval
- Governed by IA Agreement terms

- Not freely transferable

Why Positions Can't Be Sold

Reason	Explanation
Not property	It's a contractual relationship
Company controls	Relationships are with company
Downline rights	Others' rights are involved
Regulatory	MLM regulations apply
Integrity	Prevents manipulation

What You CAN'T Do

❌ Prohibited
Sell your position to another person
Auction your downline
Transfer for payment without approval
Advertise your position for sale

Limited Exceptions

Very limited circumstances may allow transfer:

Situation	Possibility
Death	Estate transfer (with approval)
Incapacity	May transfer to family (with approval)
Business conversion	Entity change (with approval)

All require company approval.

If You Want to Exit

Instead of selling:

Option	Description
Voluntary cancellation	Close your account
Withdraw commissions	Take earned funds first
Let license lapse	Stop renewing

See Voluntary Cancellation.

What Happens to Your Downline?

If you exit:

- Downline rolls up to your sponsor
- You lose all relationships
- Cannot reclaim later
- This cannot be "sold"

Income Implications

Fact	Reality
Future commissions	You forfeit
Current balance	Withdraw before cancelling
"Goodwill" value	Not compensated

Compliance Warning

Attempting to sell or transfer without approval:

- Violates IA Agreement
- May result in termination
- Forfeits any compensation
- May affect the "buyer" too

Transferring Your Business

Rules and processes for position transfers.

Transfer Rules

Position transfers are:

- **Restricted** — Not freely transferable

- **Require approval** — Company must consent

- **Limited circumstances** — Only specific situations

- **Not "sales"** — Cannot transfer for payment

When Transfers May Be Allowed

Situation	Transferable?
Death	Yes, to estate/heir (with approval)
Incapacity	Possibly, to family (with approval)
Entity conversion	Yes, same owner (with approval)
Sale to third party	No
"Giving" to friend	No

Death Transfers

If an IA passes away:

Step	Action
1	Estate notifies company
2	Death certificate provided
3	Beneficiary identification
4	Transfer application submitted
5	Company review and decision
6	If approved, position transfers

Beneficiary Requirements

- Must meet IA eligibility

- Must accept IA Agreement

- May need to complete KYC

- Subject to approval

Entity Conversion

Changing how you operate (e.g., individual to LLC):

Step	Action
1	Submit transfer request
2	Provide entity documents
3	Confirm same beneficial owner
4	Complete KYB for new entity
5	Position transferred to entity

Transfer Process

Step 1: Submit Request

Contact company with:

- Current account details
- Reason for transfer
- Proposed transferee information
- Supporting documentation

Step 2: Provide Documentation

Situation	Documents
Death	Death certificate, will/estate docs
Incapacity	Medical documentation, power of attorney
Entity change	Formation documents, ownership proof

Step 3: Company Review

Company evaluates:

- Eligibility of transfer
- Transferee qualifications
- Compliance with terms
- Approval or denial

Step 4: Execution

If approved:

- Position transferred

- Downline intact (usually)
- New party assumes responsibilities
- Old party's relationship ends

What Doesn't Transfer

Item	Transfer?
Unpaid commissions	May or may not
OCA balance	Per terms
Rank	May need requalification
Pending issues	Resolved first

Processing Time

Stage	Time
Request review	1-2 weeks
Document review	1-2 weeks
Decision	1-4 weeks
Execution	1 week

Voluntary Cancellation

How to voluntarily cancel your IA account.

Your Right to Cancel

You can cancel your IA position at any time by submitting a written request.

Before Cancelling

Consider these impacts:

Impact	Detail
Downline	Rolls up to your sponsor
Future commissions	Forfeited
Position	Cannot be reclaimed
Re-enrollment	12-month waiting period

Pre-Cancellation Checklist

- ☐ Withdraw OCA balance (commission funds)
- ☐ Transfer any CSR you want to keep
- ☐ Download records you need
- ☐ Understand downline impact
- ☐ Consider alternatives (inactive instead?)

Cancellation Process

Step 1: Submit Written Request

Send cancellation request including:

- Your full name
- Account email
- Clear statement: "I wish to cancel my IA position"
- Date of request
- Signature (if required)

Step 2: Account Review

Company will:

- Verify your identity
- Process pending items
- Confirm outstanding balances
- Finalize account

Step 3: Confirmation

You'll receive:

- Cancellation confirmation
- Final account status

- Any remaining obligations

10-Day Refund (New IAs)

Condition	Refund
Cancel within 10 days of enrollment	Full Business License fee refund
Cancel after 10 days	No refund

After Cancellation

Item	What Happens
Account access	Revoked
Downline	Rolls up to sponsor
Commissions	Stop accruing
OCA balance	Withdraw first or forfeit
Historical data	Retained per legal requirements

Re-Enrollment Rules

Rule	Detail
Waiting period	12 months from cancellation
Same sponsor line	Cannot re-enroll under
New application	Must complete fresh
Subject to approval	Not guaranteed

Reasons to Cancel

No reason is required, but common reasons:

- No longer interested
- Moving to different opportunity
- Personal circumstances
- Business reasons

Alternative: Go Inactive

Instead of cancelling:

- Don't renew license
- Account goes inactive
- May preserve some options
- Easier to return

Becoming an IA

How to become an Independent Associate with Corsair Connect.

What is an IA?

IA = Independent Associate

An IA is an independent contractor authorized to:

- Sponsor new customers and IAs
- Build a marketing organization (downline)
- Earn commissions on downline purchases
- Access IA-specific tools and reports

IA vs Customer

Capability	Customer	IA
Purchase PRS	✅	✅
Receive CSR	✅	✅
Withdraw commissions	❌	✅
Sponsor others	❌	✅
Build downline	❌	✅
Earn on downline	❌	✅
Business License required	❌	✅

Independent Contractor Status

IAs are **not employees**. This means:

- **Tax status:** Self-employed — you handle your own taxes

- **Relationship:** Independent contractor, not employee

- **Benefits:** None from Corsair Connect

- **Expenses:** Your own responsibility

- **Schedule:** You set your own hours

- **Results:** Not guaranteed

In This Section

Page	Description
Requirements	Who can become an IA
IA Agreement	Key terms you agree to
Business License Overview	Why a license is needed
License Purchase	How to buy your license
License Renewal	Keeping your license active
KYB Overview	Business verification
KYB Documents	What documents you need
Sponsor Assignment	How sponsors work

Enrollment Process

```
flowchart TD
    A[Complete Application] --> B[Accept Agreement]
    B --> C[Pay License Fee]
    C --> D[Submit KYC/KYB]
    D --> E{Verified?}
    E -->|Yes| F[Active IA]
    E -->|No| G[Provide More Info]
    G --> D
```
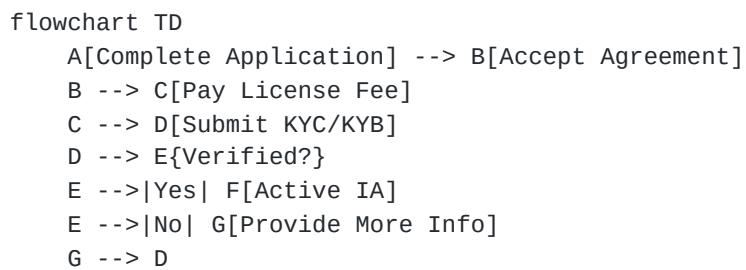
Quick Summary

Step	What Happens
1	Complete IA Application
2	Accept IA Agreement
3	Pay Business License fee
4	Submit KYC (individuals) or KYB (entities)
5	Verification review
6	Active status granted

Key Requirements Preview

- 18 years or older
- Valid SSN or Federal Tax ID (US)
- Not employed by Corsair Connect
- Not an existing IA (12-month waiting period)
- Approved jurisdiction

What IAs Do

Primary Activities

1. **Sponsor customers** — Help people buy PRS
2. **Build teams** — Recruit and support new IAs
3. **Earn commissions** — Percentage of downline purchases
4. **Maintain compliance** — Follow all rules

Not Required

- No required purchases to remain IA
- No mandatory training material purchases
- No inventory requirements

How IAs Earn

```
flowchart LR
    A[Customer buys PRS] --> B[Commission generated]
    B --> C[Sponsor earns %]
    C --> D{Split}
    D -->|70%| E[OCA - Cash]
    D -->|30%| F[Bonus Wallet]
```
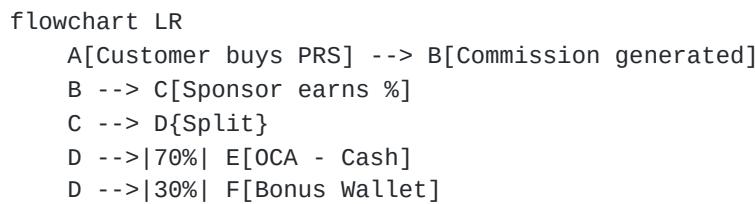
Important Disclaimers

- **No income guarantee** — results vary significantly by individual
- **Success depends on** effort, skill, market conditions, and timing
- **Past results** don't predict future earnings
- **No purchase required** to become or remain an IA

Business License Overview

What the Business License is and why it's required.

What is the Business License?

The Business License grants the right to operate as an Independent Associate with Corsair Connect.

What the License Provides

Benefit	Description
Sponsor rights	Can sponsor new customers and IAs
Downline building	Build a marketing organization
Commission eligibility	Earn on downline purchases
Back Office access	IA-specific tools and reports
Marketing rights	Use approved materials

License Terms

Property	Detail
Initial term	1 year from enrollment
Renewal	Successive 1-year terms
Renewal window	Within 90 days of anniversary
Transferable	No (generally)

License Fee

Item	Detail
Initial fee	Business License Activation Fee
Renewal fee	Annual renewal fee
Payment	From OCA or Bonus Wallet

Canadian Members

Canadian regulations prevent charging a Business License fee. Canadian members receive:

Benefit	Detail
Initial license	**Free** (gifted upon signup)
Annual renewal	**Free** (renewed automatically)
If abandoned	License reissued free upon reactivation

What the License is NOT

Misconception	Reality
Franchise	Not a franchise agreement
Investment	Not a financial investment
Guarantee	Does not guarantee income
Employment	Does not create employment

License Requirements

To maintain your license:

- Stay compliant with Policies & Procedures

- Renew before anniversary deadline

- Complete required verifications

- No suspensions or terminations

License and Income

Important: Having a Business License does not guarantee income.

Factor	Impact
License	Gives you the right to earn
Actual income	Depends on your efforts
Results	Vary by individual
Success	Not guaranteed

Who Needs a License?

Role	License Required?
Customer only	No
Want to sponsor	Yes
Want commissions	Yes
Want to build team	Yes

Business License Purchase

How to purchase your Business License.

Purchase Process

Step 1: Complete IA Application

1. Visit corsairconnect.com

2. Select "Become an IA" or "Join"

3. Fill out application form

4. Enter sponsor code (if applicable)

Step 2: Accept Agreement

1. Review IA Agreement

2. Review Policies & Procedures

3. Review Compensation Plan

4. Accept all terms

Step 3: Pay License Fee

1. Select payment method

2. Pay Business License Activation Fee

3. Receive confirmation

Step 4: Complete Verification

1. Submit KYC documents (individuals)

2. Submit KYB documents (business entities)

3. Await verification approval

Step 5: Activation

1. Receive approval notification

2. Account status: Active IA

3. Begin building your business

Payment Methods

Method	Availability
Credit/Debit Card	Yes
Bank Transfer	Yes
USDT	Check availability

After Purchase

Event	Timing
Payment confirmed	Immediate
Verification review	1-3 business days
Account activation	After verification
License active	For 1 year

10-Day Refund Policy

Condition	Result
Cancel within 10 days	Full refund of license fee
Cancel after 10 days	No refund

How to Request Refund

1. Submit written cancellation within 10 days
2. Include account details
3. State refund request
4. Refund processed to original payment method

Important Notes

No Required Purchases

- License fee is the only required payment
- No product purchase required
- No training material purchase required
- No inventory requirements

One License Per Person

- Each individual can hold one IA position
- Cannot purchase multiple licenses
- Family members need separate accounts

License Start Date

- Term begins from enrollment date
- Not from activation date
- Anniversary date set accordingly

Business License Renewal

How to keep your Business License active.

Renewal Timeline

Event	Timing
Renewal window opens	90 days before anniversary
Renewal deadline	Anniversary date
Grace period	May vary — check terms
Lapsed status	After deadline passes

How to Renew

Step 1: Check Anniversary Date

1. Log into Back Office
2. View account details
3. Note anniversary date

Step 2: Initiate Renewal

1. Navigate to License/Subscription section
2. Select "Renew License"
3. Review renewal fee

Step 3: Pay Renewal Fee

1. Select payment method
2. Complete payment
3. Receive confirmation

Step 4: Confirmation

1. License extended for 1 year
2. New anniversary date set
3. Confirmation email sent

Renewal Fee

Item	Detail
Annual fee	Renewal fee amount
Due	Before anniversary
Payment	Same methods as initial purchase

What Happens if You Don't Renew?

Status	Effect
License lapses	Cannot earn commissions
Sponsoring rights	Suspended
Downline	May be affected
Reactivation	Must pay renewal + any fees

Reinstatement After Lapse

Situation	Process
Short lapse	Pay renewal fee + possible late fee
Extended lapse	May require new application
Downline changes	May have occurred

Renewal Reminders

The company may send:

- Email reminders
- Back Office notifications
- SMS (if opted in)

Don't rely solely on reminders — track your own anniversary date.

Pro Tips

Tip	Why
Set calendar reminder	Don't miss deadline
Renew early	Avoid last-minute issues
Keep payment method current	Prevent failed payments
Verify email	Receive reminders

No Auto-Renewal

Note: Licenses may not auto-renew. You must actively renew before the deadline. Check your account settings for specifics.

Multiple Years?

Check if multi-year renewal is available:

- May offer convenience
- May have discount
- Locks in current rate

IA Agreement Key Points

Important terms you agree to when becoming an IA.

Agreement Components

When you become an IA, you accept:

Component	What It Covers
IA Application	Your enrollment details
Policies & Procedures	Rules for IA conduct
Compensation Plan	How you earn
Terms of Service	Platform usage

Key Contractual Terms

Independent Contractor Status

Term	Meaning
Not an employee	You're self-employed
No benefits	No insurance, retirement, etc.
Own taxes	You handle your tax obligations
Own expenses	Business costs are yours

Code of Ethics

You agree to:

- Act with honesty and integrity

- Represent products accurately

- Comply with all laws

- Respect other IAs' rights

- Not make unauthorized claims

Prohibited Activities

You must NOT:

- Make income guarantees

- Present CSR as an investment

- Make unauthorized product claims

- Cross-recruit (recruit from other lines)

- Operate in unauthorized territories

- Use unauthorized marketing

Compliance Requirements

You must:

- Complete required training

- Submit marketing for approval

- Follow all Policies & Procedures

- Maintain accurate records

- Cooperate with investigations

Important Disclaimers in Agreement

Area	Disclaimer
Income	No guarantees; results vary
Success	Depends on individual effort
Product value	Market conditions apply
Position	Subject to compliance

Termination Provisions

The company may terminate your position for:

- Policy violations

- Agreement breaches

- Illegal activity

- Misrepresentation

- Non-compliance

Dispute Resolution

Step	Process
1	Informal resolution
2	Mediation
3	Binding arbitration

Key Acknowledgments

By accepting, you acknowledge:

- You've read all documents

- You understand the terms

- You're not relying on verbal promises

- Income depends on your efforts

- Position is subject to compliance

KYB Documents Required

Specific documents needed for business entity verification.

Key Policy: Multiple Business Entities

IAs may hold positions in up to **two Business Entities** (including personal account). All entities must be registered and verified. Each entity must maintain its own Business License.

All Business Entities Need

Document	Purpose
Completed IA Application	Signed by authorized officer/manager
FEIN (Tax ID)	IRS-issued Employer Identification Number
Formation documents	Prove legal existence (state-filed)
Business Entity Registration Form	Lists all shareholders/members with >5% ownership
Authorization document	Resolution or agreement authorizing IA relationship
Responsible Party designation	Letter designating individual (18+ years) to manage account

By Entity Type

Corporation

Document	Description
Articles of Incorporation	File-stamped by Secretary of State
Corporate Resolution	Authorizing the Corporation to enter into IA Agreement
Business Entity Registration Form	All shareholders owning >5% of corporation
FEIN from IRS	Employer Identification Number
Responsible Party letter	Designating individual (18+ years) to conduct business
Certificate of Good Standing	Recent, from state of incorporation

LLC (Limited Liability Company)

Document	Description
Articles of Organization	File-stamped by Secretary of State
Operating Agreement	LLC governance document
Business Entity Registration Form	All members owning >5% of LLC
FEIN from IRS	Employer Identification Number
Responsible Party letter	Designating individual (18+ years) to conduct business
Certificate of Good Standing	Recent, from state of formation

Partnership

Document	Description
Partnership Agreement	Signed by all partners
Business Entity Registration Form	All partners with >5% ownership
FEIN from IRS	Employer Identification Number
Responsible Party letter	Designating individual (18+ years) to conduct business
Partner identification	IDs for all general partners

Trust

Document	Description
Trust Agreement	Complete trust document or relevant excerpts
Business Entity Registration Form	All trustees and beneficiaries with >5% interest
FEIN from IRS	Employer Identification Number
Responsible Party letter	Designating trustee (18+ years) to conduct business
Certificate of Trust	Summary document (if available)

Ultimate Beneficial Owner (UBO) Requirements

For each person with **>5% ownership** or control:

Document	Requirement
Government ID	Passport or driver's license
Proof of address	Recent utility bill or bank statement
PEP declaration	Completed questionnaire

Document Format Requirements

Requirement	Specification
Format	PDF, JPEG, PNG
Quality	Clear, readable
Completeness	All pages included
Currency	Recent/valid documents
Language	English or certified translation

Common Issues

Issue	Solution
Missing pages	Submit complete document
Blurry images	Re-scan at higher quality
Expired Good Standing	Obtain current certificate
Missing signatures	Ensure all signatures present

Submission Process

1. Log into account

2. Navigate to verification section

3. Select "Business Entity"

4. Upload all required documents

5. Submit for review

6. Respond to any requests for additional info

Processing

Stage	Timeline
Submission	Immediate confirmation
Review	3-5 business days
Requests for more info	As needed
Final approval	After complete verification

Changes to Business Entity

If you need to change the business entity associated with your IA position:

Requirement	Detail
Fee	$100 processing fee
Frequency	Once per calendar year maximum
Deadline	Must be submitted by November 30
New documents	Full KYB documentation for new entity required

Change Process

1. Submit written request to support

2. Provide reason for change

3. Pay $100 processing fee

4. Submit full KYB documentation for new entity

5. Await approval and transfer

Note: Changes after November 30 will be processed for the following year.

KYB Overview

Know Your Business verification for business entities.

What is KYB?

KYB = Know Your Business

Additional verification required when an IA operates through a business entity rather than as an individual.

When is KYB Required?

Registration Type	KYB Required?
Individual (sole proprietor)	No (KYC only)
Corporation	Yes
LLC	Yes
Partnership	Yes
Trust	Yes

Why KYB is Required

Reason	Details
Regulatory compliance	Business verification laws
Fraud prevention	Verify legitimate entities
Tax compliance	Proper reporting
Accountability	Identify controlling persons

KYB vs KYC

Verification	Who	What
KYC	Individuals	Personal identity verification
KYB	Business entities	Entity + beneficial owner verification

What KYB Covers

Entity Verification

- Legal existence
- Registration status
- Tax ID (EIN)
- Authorized activities

Beneficial Ownership

- Who controls the entity
- Ownership percentages
- Controlling persons' identities

Entity Types Supported

Entity	Required Documents
Corporation	Articles of Incorporation
LLC	Operating Agreement
Partnership	Partnership Agreement
Trust	Trust documents

See KYB Documents Required for full list.

KYB Process

```
flowchart TD
    A[Register as Business] --> B[Submit Entity Docs]
    B --> C[Submit Owner IDs]
    C --> D[Submit Tax ID]
    D --> E[Review]
    E --> F{Approved?}
    F -->|Yes| G[Active]
    F -->|No| H[Request More Info]
    H --> B
```

Processing Time

Stage	Time
Document submission	Immediate
Review	3-5 business days
Additional requests	If needed
Approval	After complete review

Requirements & Eligibility

Who can become an Independent Associate.

Basic Requirements

Requirement	Details
Age	18 years or older
Tax ID	Valid SSN or Federal Tax ID (US)
Residency	US (excluding MT, ND, SD, WY) or approved country
Legal status	Authorized to conduct business
Agreement	Accept IA Agreement
Fee	Pay Business License Activation fee

Who CANNOT Be an IA

Category	Reason
Corsair Connect employees	Conflict of interest
Vendor employees	Conflict of interest
Household members of employees	Proximity conflict
Existing IAs	One position per person
Recently cancelled IAs	12-month waiting period

US State Restrictions

IAs cannot operate in these US states:

- Montana (MT)
- North Dakota (ND)
- South Dakota (SD)
- Wyoming (WY)

Re-Enrollment Rules

Former IAs

Situation	Rule
Voluntary cancellation	12-month waiting period
Termination	May be permanent
Lapsed license	Follow re-enrollment process

Position Limitations

- One IA position per person
- Cannot hold multiple positions
- Cannot use family member's position

Business Entity Registration

IAs can operate as:

Entity Type	Requirements
Individual	Standard KYC
Corporation	Articles + KYB documents
LLC	Operating Agreement + KYB
Partnership	Partnership Agreement + KYB
Trust	Trust documents + KYB

See KYB Documents Required.

Required Documentation

Individuals

- Government-issued ID

- Proof of address

- Tax ID (SSN)

- PEP declaration

Business Entities

- All individual requirements, PLUS

- Entity formation documents

- EIN/Tax ID for entity

- Authorized signatory proof

Jurisdiction Check

Before enrolling, verify:

- Your country is approved

- Your state (US) is approved

- You can legally conduct this business

- You meet all local requirements

Sponsor Assignment

How sponsors are assigned and what it means.

What is a Sponsor?

A sponsor is the IA who introduced you to Corsair Connect. They're your direct upline in the organization.

How Sponsors Are Assigned

Method	How It Works
Sponsor code	You enter their code during registration
Referral link	Their link pre-fills the sponsor
Default placement	If no code, company assigns placement

Sponsor Code

When registering:

1. Enter sponsor's unique code
2. Code links you to that sponsor
3. Appears in their downline
4. Permanent once enrolled

Important: Sponsor is Permanent

Fact	Detail
Assignment	Set at enrollment
Changes	Generally not allowed
Transfers	Prohibited in most cases
Disputes	Must be raised immediately

Change of Sponsor Requests

Sponsor changes are **rarely approved** and only in exceptional circumstances.

Circumstance	Possibility
Sponsor inactive/terminated	May roll up automatically
Administrative error at enrollment	May be corrected
Documented misconduct by sponsor	Case-by-case review
Personal preference	Not a valid reason
Better opportunity elsewhere	Not allowed

Request Process

If you believe you have valid grounds:

1. Submit written request to compliance

2. Explain specific circumstances

3. Provide supporting documentation

4. Await company decision

Note: The company has sole discretion. Requests made for competitive advantage or personal preference are denied.

Sponsor Responsibilities

Your sponsor should:

- Help you get started

- Provide guidance and support

- Answer questions

- Share best practices

- Model compliant behavior

Your sponsor is NOT required to:

- Guarantee your success

- Build your business for you

- Provide financial support

- Make your business decisions

Upline Structure

```
flowchart TD
    A[Company] --> B[Your Sponsor's Sponsor]
    B --> C[Your Sponsor]
    C --> D[You]
    D --> E[Your Recruits]
```

What if You Don't Have a Sponsor Code?

Situation	Result
No code entered	Default placement assigned
Code invalid	Must get correct code
Code expired	Contact code owner

Sponsor Disputes

If there's a dispute about sponsorship:

1. Contact support immediately
2. Provide evidence (communications, etc.)
3. Investigation conducted
4. Decision made by company

Note: Disputes must be raised promptly. Delayed claims are harder to resolve.

Cross-Recruiting Prohibited

What It Is	Why Prohibited
Recruiting someone already in another IA's line	Violates IA Agreement
Moving to different sponsor	Creates instability
"Stealing" downline	Unfair to original sponsor

Violations may result in termination.

Orphan Accounts

If your sponsor leaves (cancellation/termination):

- Your account is not affected
- You roll up to the next upline

- Your downline stays with you

- Commission structure adjusts accordingly

Building Business

How IAs grow their business compliantly.

Marketing Channels

Channel	Allowed?
Personal conversations	✅ Yes
Social media	✅ With guidelines
Email	✅ With opt-in
Websites	⚠️ Must be approved
Print materials	⚠️ Must be approved
Video/Audio	⚠️ Must be approved

Marketing Approval

Company-Provided Materials

- Pre-approved for use

- Available in Back Office

- Use as-is without modification

Custom Materials

Must be submitted for approval before use.

1. Submit via Marketing Material Submission Log

2. Wait for approval

3. Only use after approved

4. Keep approval records

In This Section

Page	Description
Permitted Marketing	What you can do
Required Disclosures	What you must include
Prohibited Activities	What not to do
Earnings Claims - Allowed	Safe income statements
Earnings Claims - Prohibited	Forbidden claims
Team Building Rules	Recruiting guidelines
Social Media Guidelines	Online compliance

Marketing Principles

Truthful and Not Misleading

✅ Do	❌ Don't
State accurate facts	Exaggerate benefits
Use verified testimonials	Fabricate success stories
Describe product accurately	Make medical/health claims

Complete Information

✅ Do	❌ Don't
Include required disclosures	Omit material facts
Explain how things work	Oversimplify misleadingly
Be clear about costs	Hide fees or requirements

Fair and Honest

✅ Do	❌ Don't
Respect competitors	Disparage other companies
Present realistic expectations	Promise unrealistic outcomes
Honor claims you make	Bait and switch

Regulatory Framework

IAs must comply with:

- FTC guidelines on advertising

- DSA Code of Ethics

- State/country-specific regulations

- Company Policies & Procedures

Compliance Warning

Violations of marketing and business building rules can result in:

- Warning

- Suspension

- Termination

- Legal action

The company takes compliance seriously to protect all IAs and the business.

Quick Reference: What You Must NOT Do

❌ Prohibited
Income guarantees
Investment claims about CSR
Unauthorized marketing materials
Cross-recruiting
Operating in restricted territories
Lifestyle promises based on income

Earnings Claims - Allowed

What you CAN say about income and earnings.

Safe Earnings Statements

Factual Compensation Structure

✅ Allowed
"IAs earn commissions on downline purchases"
"The compensation plan pays X% on level 1"
"Commission rates are documented in the Compensation Plan"
"Earnings depend on individual effort and results"

Your Verified Personal Experience

✅ Allowed (with disclaimers)
"I personally earned $X last month" — if true and documented
"My results over the past year have been..." — if accurate
"Here's my actual income statement" — if genuine

Required disclaimers:

- "Results vary based on individual effort"
- "This is my personal experience, not typical"
- "See Income Disclosure for typical results"

Income Disclosure Statement

✅ Allowed
Sharing the official Income Disclosure
Quoting statistics from Income Disclosure
Directing people to read the Income Disclosure

General Opportunity Information

✅ Allowed
"There is an opportunity to earn"
"Many factors affect success"
"Results depend on your effort, skills, and market"
"No income is guaranteed"

Example Safe Statements

Good Example 1

> *"As an IA, I've had success, but everyone's results are different. Check the Income Disclosure Statement for typical results. Success depends on many factors including your effort, skills, and dedication."*

Good Example 2

> *"The compensation plan is publicly available. I can walk you through how commissions work. Remember, actual earnings vary significantly by individual."*

Good Example 3

> *"I earned $X last month [documented], but I want to be clear—this is my personal result after Y months of work. Results are not typical and depend on individual effort."*

Required Elements

When discussing earnings, always include:

Element	Why
Disclaimer that results vary	FTC requirement
Reference to Income Disclosure	Provides context
Note that income depends on effort	Sets realistic expectations
Acknowledgment of your IA status	Material connection disclosure

Best Practices

Do	Because
Stick to facts	Facts are defensible
Use company documents	Pre-approved
Include full context	Avoids misleading
Keep records	Proof if questioned

Earnings Claims - Prohibited

What you must NEVER say about income and earnings.

Absolutely Forbidden

Income Guarantees

❌ Never Say
"You WILL make $X"
"Guaranteed income"
"You can't fail to earn"
"Everyone makes money"
"100% success rate"

Specific Income Promises

❌ Never Say
"Make $10,000 your first month"
"You'll earn $X per week"
"This pays better than your job"
"Replace your income in 30 days"

Lifestyle Promises

❌ Never Say
"Buy your dream car"
"Quit your job in X months"
"Financial freedom guaranteed"
"You'll be rich"
"Pay off all your debts"

Investment Claims

❌ Never Say
"CSR is an investment"
"Get returns on your money"
"Better than stocks/crypto"
"Your money will grow"
"Invest in CSR"

Misleading Comparisons

❌ Never Say
"Better than a 401k"
"Like getting paid interest"
"Your money works for you"
"Passive income guaranteed"

Why These Are Prohibited

Reason	Details
FTC violations	Deceptive advertising
Securities law	CSR is not a security
Consumer protection	Misleads potential participants
Company policy	Violates IA Agreement
DSA Code of Ethics	Industry standards

Real Examples of Violations

Social Media Post - WRONG

> *"Join now and make $5,000/month! I did it, you can too! 🚀 💰"*

Problems:

- Implies guaranteed income
- No disclaimers
- Uses pressure ("now")
- Promises specific amount

Conversation - WRONG

> *"Trust me, everyone who joins makes money. Just do what I do and you'll be earning six figures."*

Problems:

- "Everyone makes money" is false
- Implies guarantee
- No discussion of individual factors

Consequences

Violation	Possible Consequence
First offense	Warning, required training
Repeated	Suspension
Serious/public	Termination
Regulatory complaint	Legal action possible

When in Doubt

Ask yourself:

- Am I promising something I can't guarantee?

- Would the FTC have a problem with this?

- Am I making this sound like an investment?

- Have I included proper disclaimers?

If unsure, don't say it. Use approved materials only.

Permitted Marketing

What you CAN do when marketing your business.

Approved Activities

Personal Sharing

Activity	Status
One-on-one conversations	✅ Allowed
Small group presentations	✅ Allowed
Answering questions about the business	✅ Allowed
Sharing your personal experience	✅ Allowed (truthfully)

Company Materials

Material	Status
Official brochures	✅ Allowed
Back Office resources	✅ Allowed
Company videos	✅ Allowed
Approved presentations	✅ Allowed

Social Media (With Guidelines)

Activity	Status
Share company content	✅ Allowed
Post about your experience	✅ Allowed (with disclosures)
Answer questions	✅ Allowed
Direct people to official site	✅ Allowed

Approved Claims

About the Product (CSR/PNP)

✅ Can Say
CSR represents recycled plastic
PNP funds plastic recycling
CSR is delivered over 40 weeks
Factual product descriptions

About the Opportunity

✅ Can Say
You can become an IA
IAs can sponsor others
Commission structure (as documented)
"Results vary" disclaimers

Permitted Earnings Statements

When discussing income, you MAY:

✅ Allowed
Share company's official Income Disclosure
State verified, documented personal earnings (with disclaimer)
Explain compensation structure factually
Say "results vary based on individual effort"

Approved Testimonials

Requirements for testimonials:

1. Must be genuine and verifiable
2. Must include disclosure of IA relationship
3. Must include "results not typical" if applicable
4. Must not guarantee similar results

Marketing Material Submission

For custom materials:

1. Complete Marketing Material Submission Log
2. Submit for review
3. Wait for approval before use
4. Keep records of approval

Required Disclosures

What you MUST include in your marketing.

When Disclosures Are Required

Situation	Disclosure Needed
Discussing income potential	✅ Yes
Sharing testimonials	✅ Yes
Promoting products	✅ Yes
Posting on social media	✅ Yes
Any public marketing	✅ Yes

Required Disclosure Elements

IA Relationship

You must disclose that you are an Independent Associate.

✅ Acceptable	❌ Not Acceptable
"I'm an Independent Associate"	Not mentioning your relationship
"As a Corsair Connect IA..."	Pretending to be a customer
"#CorsairConnectIA" (social media)	Hidden or unclear status

Income Disclaimers

When discussing income or earnings:

Must Include
Results vary based on individual effort
Past results don't guarantee future results
Income depends on many factors
Reference to Income Disclosure Statement

Testimonial Disclaimers

When using testimonials:

Must Include
Results not typical
Individual results vary
Person's IA status (if applicable)
Timeframe for results

Example Disclosures

Social Media Post

```
✅ Good:
"Loving my journey with Corsair Connect! #CorsairConnectIA
Results vary. See Income Disclosure for details."

❌ Bad:
"Making great money from home!"
[No disclosure of IA status or income disclaimer]
```

Income Discussion

```
✅ Good:
"I earned $X last month as an IA. Results vary based on
individual effort, skills, and market conditions. This
is not typical—see our Income Disclosure Statement."

❌ Bad:
"I made $X, you can too!"
```

FTC Guidelines

The FTC requires:

- Clear and conspicuous disclosures
- Honest earnings representations
- Material connection disclosure
- No deceptive claims

Disclosure Placement

Placement	Requirement
Beginning or prominent	Preferred
Same size/visibility as claim	Required
Not hidden in fine print	Required
Not buried in hashtags	Required

Record Keeping

Keep records of:

- All marketing materials used

- Approvals received

- Disclosures included

- Any testimonials and their sources

Prohibited Activities

What IAs must NOT do.

Critical Prohibitions

Income & Investment Claims

❌ Prohibited	Why
Income guarantees	Violates FTC, deceptive
"You will make $X"	No one can guarantee results
CSR as an investment	CSR is not a security
Promises of returns	Not an investment product
Lifestyle promises	"Buy a house in 6 months"

Marketing Violations

❌ Prohibited	Why
Unauthorized materials	Not approved for compliance
Modified company materials	May introduce errors/violations
False testimonials	Deceptive, illegal
Medical/health claims	Unsubstantiated, dangerous
Spam/unsolicited marketing	Violates laws (CAN-SPAM, etc.)

Recruiting Violations

❌ Prohibited	Why
Cross-recruiting	Stealing from other lines
Poaching from competitors during meeting	Unethical
Front-loading	Manipulating compensation
Pressure tactics	Unethical, may be illegal

Business Conduct

❌ Prohibited	Why
Operating in restricted territories	Regulatory/sanctions violations
Multiple IA positions	Max 2 positions (1 personal + 1 business entity)
Using another's position	Fraud
Hiding material facts	Deceptive practices
Account stacking	Violates one-account policy
Sharing login credentials	Security and compliance risk

Upline/Downline Purchase Restrictions (P&P 1.4.3)

❌ Prohibited	Why
Buying PNPs for your sponsor	Distorts organization, compliance violation
Buying PNPs for your downline	Manipulates commission calculations
Sponsor buying for their downline	Creates artificial volume
Using another IA's account to purchase	Account integrity violation
Funding another IA's purchases	Circumvents compliance rules

Important: Each IA must make their own purchases with their own funds. Sponsors cannot "help" by purchasing on behalf of their team members, and downline cannot purchase for their upline. This rule ensures:

- Accurate commission calculations

- Genuine organizational growth

- Compliance with MLM regulations

- Prevention of front-loading

Restricted & Sanctioned Territories

Operating in or recruiting from these areas is **strictly prohibited**:

Category	Examples
US-sanctioned countries	North Korea, Iran, Syria, Cuba, Crimea region
Embargo jurisdictions	As updated by OFAC/EU sanctions lists
Unlicensed territories	Where MLM requires license we don't hold

Consequences: Immediate account suspension and potential termination. May also result in legal liability for the IA.

Non-Disparagement

❌ Prohibited	Why
Disparaging Corsair Connect	Damages company reputation
Criticizing company publicly	Violates IA Agreement
Negative social media posts about company	Harmful to all IAs
Disparaging other IAs	Creates conflict, unprofessional

Note: Legitimate complaints should go through proper channels (support, compliance). Public criticism violates your agreement and may result in termination.

Specific Forbidden Statements

Never Say:

❌ Forbidden Statements
"You'll definitely make money"
"This is a guaranteed return"
"CSR is an investment"
"You can't lose"
"Everyone succeeds"
"Just sign up and watch the money roll in"
"This will make you rich"
"Quit your job and do this"

Consequences

Violation Level	Consequence
Minor/First offense	Warning, education
Repeated violations	Suspension
Serious violation	Termination
Legal violations	Termination + legal referral

Reporting Violations

If you see prohibited activity:

1. Document what you saw
2. Report to compliance
3. Don't engage or escalate
4. Let company handle

Self-Check

Before any marketing ask:

- Is this truthful?

- Is this approved?

- Are disclosures included?

- Would I be comfortable if a regulator saw this?

Social Media Guidelines

How to use social media compliantly.

General Rules

Rule	Explanation
Disclose IA status	Must be clear you're an IA
Include disclaimers	Required for income/testimonial posts
Use approved content	Or submit custom content for approval
No spam	Respect platform rules
Be professional	Represents company and yourself

Required Disclosures

Every Post About Corsair Connect Should Include:

Disclosure	How
IA relationship	#CorsairConnectIA or "I'm an Independent Associate"
Income disclaimers	"Results vary. See Income Disclosure."
Not company official	If applicable, clarify you're an IA, not company employee

Platform-Specific Guidelines

Facebook/Instagram

✅ Do	❌ Don't
Use clear disclosure hashtags	Hide disclosures in long hashtag lists
Post authentic content	Use fake testimonials
Share official company content	Modify company materials
Engage genuinely	Spam comments or DMs

TikTok/YouTube

✅ Do	❌ Don't
Verbal disclosure in video	Bury disclosure in description only
Show genuine experience	Fake "day in my life" content
Include required disclaimers	Make income promises

LinkedIn

✅ Do	❌ Don't
Professional presentation	Aggressive recruiting
Clear about IA role	Mislead about job opportunity
Respect connections	Spam your network

Content That Requires Approval

Type	Approval Needed?
Sharing company posts	No (pre-approved)
Personal experience posts	Use approved templates
Custom graphics/videos	Yes
Paid advertising	Yes
Landing pages/websites	Yes

Example Compliant Posts

Good Example:

> *"Excited about my journey with Corsair Connect! Learning a lot about plastic recycling. #CorsairConnectIA*
>
> *Results vary based on individual effort. See Income Disclosure for details."*

Bad Example:

> *"Making bank from home! DM me to find out how! 💰🚀"*

Problems: No disclosure, income implication, pressure tactic

Prohibited Social Media Activities

❌ Never
Buy followers/engagement
Use fake profiles
Spam groups or comments
Make income guarantees
Post unauthorized testimonials
Harass people who say no

Responding to Criticism

Do	Don't
Stay professional	Get defensive or aggressive
Provide factual information	Make things worse
Escalate to company if needed	Engage in arguments
Protect company reputation	Disparage complainers

Team Building Rules

Guidelines for recruiting and building your downline.

Core Principles

Principle	What It Means
Honesty	Represent the opportunity accurately
No pressure	Let people decide freely
Full disclosure	Explain costs, requirements, risks
Compliance	Follow all rules and laws

Permitted Recruiting Activities

✅ Allowed
Personal invitations to learn more
Sharing your experience (with disclaimers)
Explaining the opportunity factually
Providing company materials
Answering questions honestly
Following up respectfully

Prohibited Recruiting Activities

❌ Prohibited	Why
Cross-recruiting	Stealing from other lines
High-pressure tactics	Unethical, may be illegal
Misleading promises	Deceptive
Income guarantees	FTC violation
Hiding costs/requirements	Material omission
Recruiting competitors at events	Unethical

Cross-Recruiting Explained

What it is: Attempting to recruit someone who is already in another IA's downline, either within Corsair Connect or from a competing company during their events.

Why it's prohibited:

- Unfair to the original sponsor

- Creates conflict and instability

- Violates IA Agreement

- Can result in termination

What You Must Disclose

When recruiting, always explain:

Topic	What to Say
Costs	Business License fee, any other costs
Requirements	Time, effort, compliance obligations
No guarantees	Success depends on individual effort
Risks	Not everyone succeeds
Relationship	You're an IA, you earn on their purchases

Supporting Your Downline

Good sponsors:

- Help new IAs get started

- Share compliant practices

- Answer questions

- Model ethical behavior

- Don't make promises on their behalf

You are NOT required to:

- Guarantee their success

- Build their business for them

- Provide financial support

Training Your Team

Do	Don't
Share compliant practices	Teach non-compliant shortcuts
Use approved materials	Create unauthorized training
Emphasize compliance	Ignore policy violations
Report violations you see	Cover up problems

Ethical Team Building

Do:

- Let people make informed decisions
- Respect "no" as an answer
- Build relationships, not just numbers
- Focus on quality over quantity

Don't:

- Pressure friends/family
- Recruit vulnerable people aggressively
- Make it seem "easy"
- Promise what you can't deliver

Earning

How IAs earn commissions and get paid.

Compensation Model

Corsair Connect uses a **Dynamic Compressed Unilevel** compensation plan.

Feature	Detail
Structure	Unilevel with unlimited width
Depth	**5 levels** (under review for expansion)
Commission payout	**60-64%** of company revenue
Additional bonuses	~**5%** of company revenue
Compression	Dynamic (skips inactive positions)
Processing	Weekly pay runs

How You Earn

1. Sponsor Customers/IAs

When you sponsor someone and they purchase a PRS, you earn a commission.

2. Build Depth

As your team builds their teams, you earn on multiple levels of your organization.

3. Achieve Ranks

Higher ranks unlock higher commission percentages and additional bonuses.

Earnings Components

- **Direct commissions:** Percentage of your direct referrals' purchases
- **Level commissions:** Percentage of downline purchases by level
- **Bonuses:** Additional rewards for rank achievements

In This Section

Page	Description
Unilevel Structure	The unilevel model
Levels & Percentages	Commission by level
Commission Rates	Rate reference table
Ranks Overview	Star ranking system
Rank Qualifications	How to qualify
Bonus Types	Available bonuses
Bonus Programs Detailed	Fast Start, Leadership, Global Pool
How to Qualify	Bonus requirements
Payout Schedule	When you get paid
OCA/BW Split	70/30 wallet split
Income Disclosure	Typical results
Corsair Capital PLC Shares	Share purchase opportunity

Commission Flow

```
flowchart LR
    A[Downline Purchase] --> B[Commission Generated]
    B --> C{Split}
    C -->|70%| D[OCA - Cash]
    C -->|30%| E[Bonus Wallet]
    D --> F[Withdrawable]
    E --> G[CSR Delivery Week 44+]
```

Key Facts

Fact	Detail
Commission source	Downline PRS purchases
Wallet split	70% OCA / 30% BW
OCA	Withdrawable cash
Bonus Wallet	Converts to CSR
Pay run	Weekly
Cutoff	Friday 23:59 GMT

Key Principles

No Inventory Requirements

- You don't need to purchase or hold inventory
- No monthly purchase requirements to earn
- Commissions based on actual customer purchases

No Recruitment-Only Pay

- Cannot earn solely for recruiting
- Earnings tied to product purchases
- Compliant with FTC guidelines

Transparent Structure

- Commission rates publicly documented
- Rank requirements clearly defined
- Income Disclosure available

What Affects Your Earnings

- **Your efforts** are the primary driver of results
- **Team building** creates more earning opportunity at depth
- **Market conditions** affect everyone
- **Time invested** doesn't guarantee proportional results
- **Skills** in marketing and relationship building matter

Important Disclaimers

- Income is **not guaranteed**

- Results vary by individual

- Past performance doesn't predict future results

- Success depends on effort, skills, market conditions

Bonus Programs Detailed

Specific bonus types, qualifications, and how they work.

Fast Start Bonus (P&P 5.4)

Rewards for quickly building your business after enrollment.

How It Works

Aspect	Detail
Trigger	New IA achieves qualifying activity within first 30 days
Paid to	The enrolling sponsor
Purpose	Incentivize quality onboarding

Qualification Criteria

Requirement	Detail
Timeframe	Within 30 days of enrollment
New IA activity	Must make qualifying purchase
Sponsor status	Must be active with valid business license

Important Notes

- Fast Start is paid on top of regular commissions

- Only applies to personally sponsored IAs

- Specific amounts per official Compensation Plan

Team Volume Commissions (P&P 5.5)

Earnings based on your organization's total purchase volume.

Structure

Component	Description
Personal Volume (PV)	Your own purchases
Group Volume (GV)	Total volume from your entire downline
Team Volume	Combined organizational activity

How Commissions Calculate

1. **Volume generated** — Purchases create commission pool
2. **Level determines %** — Your level relative to purchaser sets rate
3. **Rank unlocks levels** — Higher rank = more levels paid
4. **Split applied** — 70% OCA / 30% BW

Volume Requirements

Rank	Typical PV Requirement	GV Requirement
Star 1	Entry level	Entry level
Star 2+	Increases	Increases

Specific requirements per official Compensation Plan.

Leadership Development Bonus (P&P 5.6)

Rewards for developing leaders in your organization.

Purpose

Incentivize IAs to:

- Mentor and develop their team
- Help downline achieve ranks
- Build sustainable organizations

How It Works

Aspect	Detail
Trigger	Downline IA achieves new rank
Paid to	Qualifying upline leaders
Depth	Multiple generations may qualify

Qualification

Requirement	Detail
Your rank	Must be at or above qualifying rank
Active status	Must have valid business license
Compliance	Must be in good standing

Payout Structure

- Paid when downline IAs achieve rank milestones
- Amount varies by rank achieved
- May be paid to multiple upline generations
- Specific amounts per official Compensation Plan

Global Bonus Pool (P&P 5.7)

Share of company-wide volume distributed to top performers.

What It Is

Aspect	Detail
Pool source	Percentage of total company volume
Distribution	Shared among qualifying IAs
Frequency	Calculated and paid per compensation schedule

Qualification Requirements

Requirement	Detail
Minimum rank	Must achieve specified rank level
Maintenance	Must maintain rank during qualification period
Activity	Must meet activity requirements
Compliance	Must be in good standing

How Shares Work

Factor	Impact
Rank level	Higher rank = more shares
Time at rank	May affect share allocation
Total qualifiers	Pool divided among all who qualify

Important Notes

- Pool size varies with company performance
- Individual payout depends on number of qualifiers
- Not guaranteed — depends on meeting requirements
- Specific share allocations per official Compensation Plan

Lifestyle Bonus (P&P 5.8)

Recognition rewards for sustained high achievement.

Purpose

Reward IAs who:

- Maintain high ranks consistently
- Demonstrate leadership
- Contribute to company growth

Typical Rewards

Type	Examples
Travel	Incentive trips, conferences
Recognition	Awards, special events
Cash bonuses	One-time or recurring
Experiences	VIP access, exclusive events

Qualification

Requirement	Detail
Rank	Must achieve and maintain qualifying rank
Duration	Sustained performance over qualifying period
Compliance	Must be in good standing

Specific programs announced periodically by the Company.

Breakaways & Rollovers (P&P 5.9)

How the compensation plan handles organizational changes.

What is a Breakaway?

When a downline IA achieves a rank equal to or higher than their upline, creating organizational dynamics.

Situation	Effect
Downline matches your rank	May "break away" for certain calculations
Organizational structure	Remains intact
Commission calculation	May adjust based on breakaway rules

Rollover Mechanics

Concept	Description
Volume rollover	How excess volume carries to next period
Rank rollover	How rank maintenance works period to period
Commission rollover	How unpaid commissions are handled

Dynamic Compression

Feature	Benefit
Inactive compression	Inactive positions don't block commission flow
Automatic adjustment	System adjusts levels dynamically
Fair distribution	Ensures active IAs receive appropriate commissions

Key Points

- Breakaway rules prevent "capping out"
- Encourages developing strong leaders
- Maintains earning potential at all levels
- Specific mechanics per official Compensation Plan

Bonus Payment Schedule

When Bonuses Are Paid

Bonus Type	Timing
Fast Start	With regular commission run
Team Volume	Weekly (with commissions)
Leadership Development	When triggered
Global Bonus Pool	Per schedule (monthly/quarterly)
Lifestyle	Per program terms

How Bonuses Are Credited

Step	Detail
Calculation	After qualifying period closes
Credit	To OCA and BW per 70/30 split
Visibility	Appears in Back Office
Withdrawal	Subject to standard withdrawal rules

Bonus Disqualification

What Can Disqualify You

Issue	Effect
Lapsed business license	No bonus eligibility
Compliance violation	May forfeit bonuses
Rank drop	Lose higher-rank bonuses
Inactivity	May affect qualification

Reinstatement

Situation	Process
License renewal	Eligibility restored next period
Compliance resolved	Case-by-case review
Rank regained	Eligibility restored

Important Disclaimers

Disclaimer
Bonus amounts and structures may change
Past bonuses don't guarantee future bonuses
All bonuses subject to qualification
See official Compensation Plan for current details

Related Documentation

- Earning — Compensation plan overview
- Rank Qualifications
- Unilevel: How It Works
- Income Disclosure

How to Qualify for Bonuses

Requirements and steps to earn bonuses.

General Qualification Requirements

Most bonuses require:

Requirement	Why
Active IA status	Must be in good standing
Compliance	Following all policies
Specific criteria	Per bonus type

Rank Achievement Bonuses

To Qualify:

1. Meet all rank requirements
2. Achieve rank for first time
3. Maintain compliance

Example Requirements:

Rank	Typical Requirement
Star 3	X group volume + Y active legs
Star 5	X group volume + Y Star 3+ legs
Star 7	Maximum requirements

Specific requirements per official Compensation Plan.

Leadership Bonuses

To Qualify:

1. Achieve required rank

2. Maintain qualification monthly

3. Have qualifying legs performing

Key Factors:

- Your rank

- Number of qualifying legs

- Leg performance/volume

Volume Bonuses

To Qualify:

1. Exceed volume thresholds

2. May be personal or group

3. During qualification period

Contest/Promotion Bonuses

To Qualify:

1. Meet contest criteria

2. During promotion period

3. Register if required

Common Contest Types:

- Recruiting contests

- Volume contests

- Rank advancement contests

Maintaining Bonus Eligibility

Requirement	Action
Stay active	Maintain IA status
Meet volumes	Monthly qualification
Stay compliant	Follow all rules
Re-qualify	If you drop rank

Tracking Your Progress

Tool	Use
Back Office	Volume and rank tracking
Reports	Detailed breakdowns
Notifications	Approaching milestones

Tips for Bonus Qualification

Tip	Why
Know the requirements	Can't hit unknown targets
Track monthly	Don't wait until end
Build consistency	Steady > sporadic
Support team	Their success helps yours

Bonus Payment Timeline

When Triggered	When Paid
Achievement	Next pay run typically
Monthly	With regular commissions
Contest	Per contest terms

Bonus Types

Additional earning opportunities beyond commissions.

Types of Bonuses

Achievement Bonuses

Bonus	Trigger
Rank Achievement	First time achieving a rank
Milestone Bonus	Reaching volume milestones
New Rank Bonus	Advancing to higher rank

Performance Bonuses

Bonus	Trigger
Leadership Bonus	Performance of qualified legs
Team Building Bonus	Growing active teams
Volume Bonus	Exceeding volume targets

Special Bonuses

Bonus	Trigger
Contest Prizes	Promotional competitions
Incentive Trips	Travel rewards
Recognition Awards	Special achievements

Customer Acquisition Bonus (CAB)

Property	Detail
Unique feature	Accessible **without** a business license
Eligibility	Customers (not just partners)
Purpose	Regulatory compliance mechanism
Status	May be removed if not needed for compliance

The CAB is a special bonus designed to comply with global regulatory standards. Unlike other bonuses, customers who do not hold a business license can participate in and earn from this bonus. This is the only exception to the rule that commission-earning requires a business license.

Specific bonuses per official Compensation Plan.

How Bonuses Work

One-Time Bonuses

- Paid once when triggered

- Usually for achievements

- Example: First Star 5 achievement

Recurring Bonuses

- Paid repeatedly when qualified

- Usually performance-based

- Example: Monthly leadership bonus

Bonus Pool Bonuses

Some companies have bonus pools:

- Percentage of company volume

- Shared among qualified IAs

- Requirements to participate

Bonus Payment

Aspect	Detail
When	Per bonus terms
How	Credited to account
Split	May follow 70/30 OCA/BW
Taxes	Your responsibility

Qualification for Bonuses

Bonuses typically require:

- Specific rank

- Volume thresholds

- Activity requirements

- Compliance (good standing)

Bonus vs Commission

Commissions	Bonuses
Ongoing per purchase	Usually triggered events
Level-based	Achievement-based
Predictable structure	May be promotional

Current Bonus Programs

Check for current programs:

- Back Office announcements
- Company communications
- Official Compensation Plan
- Promotions calendar

Commission Rates Reference

Quick reference for commission rates.

Commission Rate Principles

Principle	Description
Based on level	Distance from you in organization
Affected by rank	Higher ranks earn on more levels
From commission pool	Not directly from purchase price
Subject to qualification	May require volume/activity

Rate Structure

Note: Specific percentages are documented in the official Compensation Plan. This page provides the framework.

By Level

Level	Description
Level 1	Highest rate (direct referrals)
Level 2	Second tier rate
Level 3+	Decreasing rates by depth

By Rank

Rank Tier	Commission Access
Entry ranks	Basic levels
Mid ranks	Extended levels
Top ranks	Full depth access

Commission Pool

Commissions come from a pool:

- Not the full purchase price
- Company retains operating portion
- Pool split among qualifying upline

Example Commission Flow

When a €1,000 PNP is purchased:

```
€1,000 purchase
    ├── Company operations: X%
    └── Commission pool: Y%
        ├── Level 1 sponsor: %
        ├── Level 2 sponsor: %
        └── Level 3+ sponsors: %
```

Qualification Requirements

To earn full commissions:

- Maintain active IA status
- Meet rank requirements
- Some levels require volume qualification

Where to Find Exact Rates

Resource	Location
Compensation Plan	Official company document
Back Office	Your account dashboard
Support	For clarification

Important Disclaimers

- Rates may change with notice

- Qualification requirements apply

- Not all IAs earn on all levels

- Results vary significantly

Commission Structure

Content to be added.

Corsair Capital PLC Shares

Corsair Capital PLC offers an opportunity for members to participate in company ownership through share purchases.

Overview

Property	Detail
Entity	Corsair Capital PLC
Status	Launch imminent
Type	Share ownership opportunity
Availability	Through Amplivo/Corsair Connect platform

What is Corsair Capital PLC?

Corsair Capital PLC is a public limited company within the Corsair group structure. The share program allows members to acquire ownership stakes in the company.

Aspect	Detail
Legal structure	Public Limited Company (PLC)
Relationship	Part of Corsair group
Purpose	Member investment opportunity

Share Purchase Program

Current Status

Property	Detail
Development	Transactional mechanics being finalized
Commission structure	Under development
Launch	Imminent

Planned Features

Feature	Description
Platform purchase	Buy shares through member back office
Commission eligibility	Associated commission structure planned
Ownership records	Formal share registry

Eligibility

Requirement	Detail
KYC/KYB	Must be verified
Account status	Active member
Jurisdiction	Subject to local securities laws

Important Considerations

Regulatory Compliance

Aspect	Detail
Securities laws	Purchase subject to local regulations
Jurisdictional restrictions	May not be available in all territories
Disclosure	Full disclosure documents will be provided

Risk Factors

Risk	Description
Investment risk	Share value can go up or down
Liquidity	May have restrictions on selling
Regulatory	Subject to securities regulation changes

Commissions on Share Sales

Property	Detail
Commission structure	Under development
Qualification	To be announced
Payout mechanism	To be announced

What to Expect

As the program launches, expect:

Item	Description
Documentation	Share purchase terms and conditions
Process guide	Step-by-step purchase instructions
Commission details	How commissions apply to share sales
Support	Dedicated support for share-related queries

Updates

This documentation will be updated as the Corsair Capital PLC share program launches. Check back for:

- Purchase process details

- Commission rates and qualifications

- Jurisdictional availability

- Investor documentation

Compliance Note

Important: Share purchases are regulated investment activities. Members should:

- Review all documentation carefully

- Understand the risks involved

- Confirm availability in their jurisdiction

- Seek independent financial advice if needed

Contact

For questions about Corsair Capital PLC shares:

Channel	Use For
Support ticket	General inquiries
Compliance team	Regulatory questions

Related Documentation

- Earning — Compensation plan overview

- Corporate Structure

- Platform Roadmap

Income Disclosure

Understanding typical results and required disclosures.

Official Income Disclaimer

The following disclaimer must appear on all compensation plan materials:

> *"Success as a Corsair Connect Independent Associate (IA) is not guaranteed but rather influenced by an individual's specific effort. Not all Corsair Connect IAs make a profit, and no one can be guaranteed success as a Corsair Connect IA. Individual results vary based on individual performance. Corsair Connect makes no income claim nor guarantee, implied or otherwise, and prohibits its IAs from doing so as well."*

This exact text appears on the first and last slide of official Compensation Plan presentations.

Purpose of Income Disclosure

The Income Disclosure Statement:

- Shows typical IA earnings
- Required by FTC guidelines
- Provides realistic expectations
- Must be shared when discussing income

Key Disclaimer

Most participants earn little to no income.

This is consistent with direct sales industry data and FTC findings.

Typical Results

Reality	Fact
Majority earn little	Most IAs earn minimal income
Success is rare	Top earners are exceptions
Results vary	Individual outcomes differ significantly
Effort matters	But doesn't guarantee results

Factors Affecting Income

Factor	Impact
Time invested	More time ≠ more income
Skills	Marketing, sales, leadership
Market conditions	External factors
Network	Starting connections
Persistence	Long-term commitment
Compliance	Violations affect earnings

What Income Disclosure Shows

Typical disclosure includes:

- Percentage of IAs at each income level
- Average earnings by rank
- Median vs mean earnings
- Time period covered

Required Use

When discussing income opportunity:

Must Do
Reference Income Disclosure Statement
State "results vary"
Not guarantee specific income
Be truthful about your own results

Example Disclosure Language

"Income varies. Most IAs earn little to no income. See our Income Disclosure Statement for typical results. Success depends on individual effort, skills, and market conditions."

Where to Find Income Disclosure

Location
Company website
Back Office resources
Official company documents

Important Notes

Note
Income Disclosure is updated periodically
Past results don't predict future
Your results may differ from averages
No income is guaranteed

Compliance Requirement

IAs must:

- Not make income guarantees

- Share Income Disclosure when asked

- Include disclaimers in marketing

- Be honest about personal results

OCA/BW Split

Understanding the 70/30 commission split.

The Split

When you earn commissions:

Wallet	Percentage	Purpose
OCA (Operating Cash Account)	70%	Withdrawable cash
BW (Bonus Wallet)	30%	Converts to CSR

Example

You earn €1,000 in commissions:

Destination	Amount
OCA	€700
Bonus Wallet	€300

OCA (Operating Cash Account)

Property	Detail
Purpose	Withdrawable earnings
Contents	70% of commissions
Withdrawal	Yes — to bank or crypto
Minimum withdrawal	$150
Maximum withdrawal	$3,000 per transaction

OCA Withdrawal Rules

- Only commission funds (not deposits)
- One withdrawal at a time
- Approval required
- Weekly pay run processing

Bonus Wallet (BW)

Property	Detail
Purpose	Additional CSR delivery
Contents	30% of commissions
Withdrawal	Not directly withdrawable
Converts to	CSR Plastic Credits
Delivery starts	Week 44

BW Characteristics

- Cannot withdraw as cash
- Cannot transfer to OCA
- Automatically converts to CSR
- Delivery after primary CSR completes

Why This Structure?

Reason	Benefit
Immediate cash	70% available for withdrawal
Additional CSR	30% grows your CSR holdings
Aligned interests	Participation in platform growth

Cannot Change the Split

Question	Answer
Can I get 100% to OCA?	No
Can I get 100% to BW?	No
Can I change the ratio?	No
Is this negotiable?	No

The split is automatic and fixed for all IAs.

Tracking Your Wallets

In your Back Office:

- OCA balance shown separately
- BW balance shown separately
- Transaction history for each
- Pending credits visible

Wallet Flow

```
flowchart TD
    A[Commission Earned] --> B{70/30 Split}
    B -->|70%| C[OCA]
    B -->|30%| D[Bonus Wallet]
    C --> E[Withdraw to Bank/Crypto]
    D --> F[Convert to CSR]
    F --> G[Deliver Week 44+]
```

Payout Schedule

When and how you get paid.

Pay Run Timing

Pay runs are **weekly**, with the cutoff at **Friday 23:59 GMT**. Processing happens the following business days, with typical delivery in about 5 working days.

Weekly Pay Cycle

Day	What Happens
Monday-Friday	Commission activity accumulates
Friday 23:59 GMT	Weekly cutoff
Following week	Processing and approval
~5 business days	Funds available

Commission Calculation

Each week:

1. All qualifying purchases tallied
2. Commissions calculated per comp plan
3. Split into OCA (70%) and BW (30%)
4. Submitted for approval
5. Processed and credited

Approval Process

Step	Description
Calculation	System computes commissions
Verification	Review for accuracy
Approval	CEO approves
Execution	CIO executes payments
Credit	Appears in your wallet

Exceptional Processing Times

Situation	Time
Standard	~5 working days
High volume periods	May be longer
Exceptional cases	Up to 11 weeks
Issues/holds	Variable

What Can Cause Delays

- **Compliance review:** Payment held until cleared
- **Verification needed:** Requires additional time
- **Account issues:** Must be resolved first
- **System processing:** Variable based on volume

Checking Your Pay

- **Back Office:** View pending and paid commissions
- **Wallet:** Check OCA and BW balances
- **Reports:** Access detailed breakdowns
- **Transaction history:** See all credits

Pay Notifications

You may receive:

- Commission credit notifications
- Weekly summary emails
- Pay run completion notices

Chargebacks & Reversals

Commissions may be reversed (charged back) when the underlying transaction is cancelled, returned, or found to be improper.

Chargeback Triggers

Trigger	Commission Impact
Gift code cancellation (unredeemed)	Full commission reversed
PNP refund issued	Commission on that sale reversed
Fraudulent purchase	Commission reversed + possible sanctions
Customer dispute upheld	Commission reversed
Compliance violation	Commission may be forfeit entirely

How Chargebacks Are Processed

1. **Identification** — Company identifies reversal trigger
2. **Calculation** — Original commission amount determined
3. **Deduction** — Amount deducted from next commission payment
4. **Notification** — You're notified of the adjustment

Negative Balances

If a chargeback exceeds your available commission:

- Creates a negative balance on your account
- Future commissions apply to balance first
- Withdrawal blocked until balance resolved
- Persistent negative balances may trigger review

Chargeback Protection

To minimize chargebacks:

- Ensure customers understand what they're purchasing
- Don't pressure people into purchases
- Verify customer intent before gift code redemption
- Report suspicious activity immediately

Tax Reporting (1099)

IAs are independent contractors responsible for their own taxes. US-based IAs earning $600 or more annually receive a **1099-NEC** form, issued by January 31 of the following year.

Important:

- You may owe taxes even if no 1099 issued
- Consult a tax professional for advice

- Keep records of all earnings and expenses

Important Notes

- Commissions must be approved before credit
- OCA is withdrawable (with limits)
- BW converts to CSR (week 44+)
- Maintain good standing for timely pay

How to qualify for each rank.

Qualification Components

Ranks typically require combinations of:

Component	Description
Personal Volume (PV)	Your own purchases
Group Volume (GV)	Team's total purchases
Active Legs	Qualifying team members/legs
Rank Requirements	Specific criteria per rank

General Qualification Framework

Entry Level (Star 1)

- Complete IA enrollment
- Purchase Business License
- May have minimal volume requirement

Building Ranks (Star 2-3)

- Increasing personal volume
- Growing group volume
- Building active legs

Leadership Ranks (Star 4-5)

- Significant group volume
- Multiple qualifying legs

- Sustained performance

Top Ranks (Star 6-7)

- Major organization volume

- Multiple high-rank legs

- Exceptional achievement

Specific requirements per official Compensation Plan.

Active Leg Definition

An "active leg" or "qualifying leg" typically means:

- Direct recruit with specified volume

- Team meeting certain criteria

- Requirements vary by rank

Volume Calculation

Volume Type	What Counts
Personal Volume	Your purchases
Group Volume	All downline purchases
Leg Volume	Specific leg's purchases

Qualification Periods

Period	Description
Monthly	Most qualifications monthly
Rolling	Some use rolling periods
Paid-as	Rank you qualify for each period

Maintaining vs Achieving

Action	Description
Achieve	First time meeting requirements
Maintain	Continuing to meet requirements
Drop	Not meeting requirements
Re-qualify	Meeting requirements again

Where to Check Requirements

Resource	What It Shows
Compensation Plan	Official requirements
Back Office	Your current status
Reports	Volume and qualification tracking

Tips for Advancing

Tip	Why
Know your numbers	Track volume and legs
Build depth	Helps volume stability
Support your team	Their success is yours
Stay consistent	Regular activity beats spurts

Ranks Overview

Understanding the ranking system.

What Are Ranks?

Ranks are achievement levels that:

- Recognize your progress
- Unlock higher commission rates
- Provide additional benefits
- Show your organization's growth

Ranking System

Corsair Connect uses a Star ranking system:

Rank	Level
Star 1	Entry level
Star 2	Building
Star 3	Developing
Star 4	Established
Star 5	Leader
Star 6	Senior Leader
Star 7	Top Rank

Rank names and structure per official Compensation Plan.

What Ranks Unlock

Benefit	Description
Commission levels	More depth in your organization
Commission rates	Higher percentages
Bonuses	Additional earning opportunities
Recognition	Company acknowledgment

Rank vs Income

Important: Rank does NOT guarantee income.

Fact	Reality
Higher rank	More potential, not guaranteed earnings
Rank requirements	Must be maintained
Income varies	Based on actual volume

Achieving Ranks

Ranks are achieved by meeting requirements:

- Personal qualification

- Team building metrics

- Volume thresholds

See Rank Qualifications for details.

Maintaining Rank

Ranks may require:

- Ongoing qualification

- Periodic re-qualification

- Activity requirements

If requirements not met:

- May drop to qualified rank

- Re-qualify to regain rank

Rank Timeline

Stage	What Happens
New IA	Start at entry level
Build	Work toward qualifications
Achieve	Meet requirements for new rank
Maintain	Continue meeting requirements
Advance	Work toward next rank

Unilevel: How It Works

Understanding the unilevel compensation structure.

What is Unilevel?

A unilevel plan is a compensation structure where:

- You can sponsor unlimited people directly (width)

- Each person you sponsor is your "Level 1"

- People they sponsor are your "Level 2"

- And so on for multiple levels

Visual Structure

```
flowchart TD
    A[You] --> B[Level 1]
    A --> C[Level 1]
    A --> D[Level 1]
    B --> E[Level 2]
    B --> F[Level 2]
    C --> G[Level 2]
    E --> H[Level 3]
```

Level Definitions

Level	Who They Are
Level 1	People YOU directly sponsor
Level 2	People your Level 1 sponsors
Level 3	People your Level 2 sponsors
Level 4	People your Level 3 sponsors
Level 5	People your Level 4 sponsors

Note: The compensation plan currently pays on **5 levels**. This is under review for potential expansion. Dynamic compression ensures inactive positions don't block commission flow.

How Commissions Flow

When someone in your downline purchases:

1. Purchase generates commission pool

2. You receive percentage based on their level

3. Commission credited to your account

4. Split 70% OCA / 30% BW

Example

If you sponsor Alice (Level 1), and Alice sponsors Bob (Level 2):

Person	Their Purchase	Your Level	You Earn
Alice	€100	Level 1	% of commission pool
Bob	€100	Level 2	% of commission pool

Width vs Depth

Width (Unlimited)

- No limit to direct recruits

- All direct recruits are Level 1

- More width = more Level 1 income potential

Depth (Multiple Levels)

- Earn on multiple levels deep

- Percentage varies by level

- Deeper organization = more passive income potential

Unilevel Advantages

Advantage	Description
Simple	Easy to understand
Unlimited width	No cap on direct sponsors
Team support	Helps entire line succeed
Depth rewards	Benefits from team's growth

Commission Unlock

Your paid levels may depend on:

- Your rank

- Your personal purchases (if applicable)

- Team volume requirements

See Rank Qualifications for details.

Unilevel Levels & Percentages

Commission rates by level in your organization.

Commission Structure

Commissions are paid on downline purchases based on:

- Your rank

- The purchaser's level in your organization

- The commission pool for that purchase

Level Commission Concept

Level	Relationship	Typical % Range
Level 1	Direct recruit	Higher %
Level 2	Their recruits	Lower %
Level 3+	Deeper levels	Varies by rank

Exact percentages are documented in the official Compensation Plan.

How Rank Affects Levels

Higher ranks typically unlock:

- More payable levels
- Higher percentages
- Additional bonuses

Example Structure

Rank	Paid Levels	Notes
Entry	Few levels	Starting commissions
Mid ranks	More levels	Growing organization
Top ranks	Full depth	Maximum earning potential

See official Compensation Plan for specific rank/level details.

Commission Calculation

For each purchase in your downline:

1. **Determine level** — How many levels away?
2. **Check your rank** — Are you paid on that level?
3. **Apply percentage** — Per comp plan rates
4. **Credit account** — 70% OCA / 30% BW

Volume Considerations

Some plans require:

- Personal volume (your purchases)

- Group volume (team purchases)

- To qualify for full commission

Check your rank requirements.

Compression

If someone between you and a purchaser doesn't qualify:

- Compression may apply

- Commissions may "compress" up

- Rules per official Compensation Plan

Important Notes

- Percentages are on commission pool, not purchase price

- Actual earnings depend on many factors

- Refer to official Compensation Plan for current rates

- Rates may be updated periodically

Compliance

Marketing rules, violations, and enforcement

Compliance

Policies, monitoring, and enforcement for Partner marketing and business practices.

In This Section

Section	Description
Marketing Compliance	Approved vs prohibited marketing methods
Violation Reporting	How to report policy violations
Field Compliance Review	Proactive compliance monitoring program
Complaint Handling	Handling complaints about Partner content

Quick Reference

Marketing Rules Summary

Category	Permitted	Prohibited
Materials	Company-provided only (unless Executive Associate+)	Custom materials without approval
Websites	Company personalized website only	Independent sites about Corsair Connect
Social media	Yes, with guidelines	Claims without disclosures
Email	Warm market with opt-out	Spam, mass unsolicited
Phone	Warm market, occasional	Telemarketing, robocalls, auto-dialers

Prohibited Methods (All IAs)

- Telemarketing
- Spam/mass email
- Flyers/pamphlets (unless Company-produced)
- Flea markets/garage sales/swap meets
- TV/Radio advertising

- Job board postings

- Craigslist

- Door-to-door sales

When Violations Are Found

```
flowchart TD
    A[Violation Discovered] --> B{Severity?}
    B -->|Minor| C[Written Warning]
    B -->|Moderate| D[Corrective Action Required]
    B -->|Serious| E[Commission Hold + Investigation]
    B -->|Severe| F[Suspension/Termination]
    C --> G[Monitor for Compliance]
    D --> G
    E --> H{Resolution}
    H -->|Compliant| G
    H -->|Non-compliant| F
```

Reporting Violations

Anyone can report a violation:

Reporter Type	How to Report
IA	Email compliance@corsairconnect.com
Customer	Support ticket or email
Public	Website contact form
Anonymous	Permitted (details still required)

Reports must be:

- Specific (dates, names, details)

- Identifiable (who is involved)

- Provable (evidence/documentation)

See Violation Reporting for full details.

Field Compliance Review

Proactive compliance monitoring conducted by:

- Internal Compliance Team

- Selected Partner Field Compliance Reviewers

Results are reported with tiered visibility:

- Public: Anonymous aggregate statistics

- Sponsor/5-Star: Name visible for their downline

- Company: Full visibility always

See Field Compliance Review for the program details.

Disciplinary Sanctions

Per P&P Section 6.1, violations may result in:

Sanction	Description
Written warning	Formal notice of violation
Corrective action	Must fix issue immediately
Commission withhold	One or more commission checks
Suspension	Agreement suspended for pay period(s)
Organization transfer	Partial or full Marketing Organization moved
Termination	Involuntary cancellation of Agreement
Monetary fine	Financial penalty
Legal proceedings	For serious violations

Escalation Path

Violation Level	Handled By
First minor violation	Support Team
Repeat violations	Compliance Team
Serious violations	CIO
Legal matters	CEO + Legal Counsel

Related Documentation

- Terms (Partner) - Partner Agreement terms

- Marketing Submission Form - Material approval process

- Disciplinary Sanctions - Full sanction details

Complaint Handling

Standard operating procedures for handling complaints about IA marketing content across websites, social media, and video platforms.

Overview

When complaints are received about IA marketing activities, the Company must investigate promptly and take appropriate action. This document provides SOPs for handling different types of complaints.

Complaint Sources

Source	Channel
Customer	Support ticket, email
IA (competitor concern)	Compliance report
Public	Website contact form
Platform (Facebook, YouTube)	Forwarded notice
Regulator	Formal inquiry
Legal	Cease and desist, lawsuit

Prioritization

Priority	Criteria	Response Time
Critical	Regulatory inquiry, legal action, media exposure	Same day
High	Customer financial harm, fraud allegations	24 hours
Medium	Policy violations, unauthorized claims	48 hours
Low	Minor infractions, first offenses	5 business days

Website Complaints

Unauthorized IA Websites

Per P&P 3.5.3, IAs must use only the Company's personalized website program.

Complaint Types:

- Independent website about Corsair Connect
- Unauthorized domain names
- Clone sites mimicking official site

- Landing pages with prohibited content

Investigation Process:

```
flowchart TD
    A[Website Complaint Received] --> B[Document URL and Screenshots]
    B --> C[WHOIS Lookup - Identify Owner]
    C --> D{Owner Identified?}
    D -->|Yes| E[Cross-reference with IA Database]
    D -->|No| F[Archive Evidence + Monitor]
    E --> G{IA Match Found?}
    G -->|Yes| H[Review Content Against Policy]
    G -->|No| I[Not IA - Close or Escalate Legal]
    H --> J{Violation Confirmed?}
    J -->|Yes| K[Notify IA - 48hr Removal Deadline]
    J -->|No| L[Close - No Violation]
    K --> M{Site Removed?}
    M -->|Yes| N[Verify + Close]
    M -->|No| O[Escalate to Disciplinary]
```

Documentation Checklist:

- ☐ Full URL of website
- ☐ Screenshots of all pages
- ☐ WHOIS information
- ☐ Archive.org history (if available)
- ☐ Content that violates policy
- ☐ Date complaint received
- ☐ IA identification (if known)

Action Steps:

Step	Action	Responsible	Timeline
1	Log complaint in system	Support	Same day
2	Capture screenshots and evidence	Support	Same day
3	WHOIS lookup to identify owner	Support	Same day
4	Match to IA in database	Compliance	24 hours
5	Review content vs policy	Compliance	24 hours
6	Issue takedown notice	Compliance	24 hours
7	Follow up on compliance	Compliance	48 hours after notice
8	Escalate if non-compliant	Compliance	72 hours

Takedown Notice Template:

Subject: Compliance Notice - Unauthorized Website

Dear [IA Name],

It has come to our attention that you are operating a website at [URL] that violates Corsair Connect Policies and Procedures Section 3.5.3.

Per your IA Agreement, all Associates must use the Company's personalized website program only. Independent websites about Corsair Connect are not permitted.

Required Action: *Remove this website within 48 hours of this notice.*

Deadline: *[Date/Time]*

Failure to comply may result in disciplinary action including commission withholding or termination of your IA Agreement.

Please confirm removal by replying to this email.

Social Media Complaints

Facebook Pages/Groups

Common Violations:

- Unauthorized income claims
- Unapproved testimonials

- Missing IA disclosures
- Spam/mass posting
- Purchasing fake followers/engagement

Investigation Process:

Step	Action
1	Document page/group URL
2	Screenshot all relevant posts
3	Check admin list for IA identification
4	Review posts against marketing policy
5	Document specific violations
6	Issue compliance notice

Facebook-Specific Checklist:

- ☐ Page/Group name and URL
- ☐ Admin names visible
- ☐ Screenshots of violating posts
- ☐ Date range of violations
- ☐ Number of followers/members
- ☐ Any paid promotion indicators
- ☐ Cross-reference admins to IA database

Action by Violation Type:

Violation	Action
Income claims	Immediate removal required + warning
Missing disclosures	24hr to add disclosures
Spam posting	Cease immediately + warning
Fake engagement	Investigation + potential termination
Unauthorized group name	48hr to rename or close

Instagram Accounts

Common Violations:

- Lifestyle flexing implying income

- Product claims in captions

- Link in bio to unauthorized site

- Story highlights with income claims

Documentation Required:

- ☐ Profile URL and handle

- ☐ Bio text screenshot

- ☐ Link in bio destination

- ☐ Screenshots of violating posts/stories

- ☐ Highlight reel content

- ☐ Follower count

LinkedIn Profiles/Posts

Common Violations:

- Job posting style recruitment

- Income claims in articles

- Endorsement of unauthorized products

- Professional headline violations

TikTok Content

Common Violations:

- Get-rich-quick style content

- Income claim videos

- Product claims without disclosures

- Duets/stitches with problematic content

YouTube Channel Complaints

Investigation Process

```
flowchart TD
    A[YouTube Complaint Received] --> B[Document Channel URL]
    B --> C[Screenshot Channel + About Page]
    C --> D[Download/Record Violating Videos]
    D --> E[Identify Channel Owner]
    E --> F{Owner = IA?}
    F -->|Yes| G[Review Content vs Policy]
    F -->|No| H[Not IA - Possible DMCA if Using Trademarks]
    G --> I{Violation Confirmed?}
    I -->|Yes| J[Issue Compliance Notice]
    I -->|No| K[Close - No Violation]
    J --> L[IA Must Remove/Edit Videos]
    L --> M{Compliant?}
    M -->|Yes| N[Verify + Monitor]
    M -->|No| O[Escalate to Disciplinary]
```

YouTube-Specific Documentation:

- ☐ Channel URL

- ☐ Channel name

- ☐ About page screenshot (may contain IA info)

- ☐ Video URLs for each violation

- ☐ Timestamps of specific violations

- ☐ View counts

- ☐ Comment sections (if relevant)

- ☐ Download copies of videos (evidence preservation)

Common YouTube Violations:

Violation	Example	Action
Income claims	"I made $10K this month"	Video must be removed
Check displays	Showing commission checks	Video must be removed
Lifestyle claims	"Quit my job, travel full time"	Edit or remove
Product medical claims	"Cured my condition"	Video must be removed
Missing disclosures	No "Independent Associate" mention	Add disclosure

Video Takedown Request Template:

> *Subject: Compliance Notice - YouTube Content Violation*
>
> *Dear [IA Name],*
>
> *The following video(s) on your YouTube channel violate Corsair Connect Policies and Procedures:*
>
> ***Channel:*** *[Channel Name/URL]* ***Video(s):***
>
> - *[Video URL 1] - [Specific Violation]*
> - *[Video URL 2] - [Specific Violation]*
>
> ***Required Action:*** *Remove or edit these videos within 48 hours.*
>
> ***Policy Reference:*** *P&P Section [X.X]*
>
> ***Deadline:*** *[Date/Time]*
>
> *Failure to comply may result in disciplinary action.*

Third-Party Platform Notices

When Platform Reports to Company

Sometimes Facebook, YouTube, or other platforms forward complaints to the Company.

Process:

1. Log the platform notice immediately
2. Review the specific content cited
3. Identify the IA involved
4. Take action per standard process
5. Respond to platform if required

Platform Trademark/Copyright Issues

If non-IAs are using Corsair Connect trademarks:

Issue	Action
Trademark misuse	Issue cease and desist
Copyright infringement	File DMCA notice
Impersonation	Report to platform + legal
Scam using brand	Report to platform + legal + warn public

Response to Complainant

Acknowledgment

Send acknowledgment within 24 hours:

> *Thank you for bringing this to our attention. We have received your complaint regarding [brief description] and are investigating. We take compliance seriously and will take appropriate action.*
>
> *You may not receive detailed information about any actions taken due to privacy requirements, but please be assured your report is being addressed.*

Resolution Notification (if appropriate)

If the complainant is an IA or customer with ongoing relationship:

> *We have concluded our investigation into the matter you reported. Appropriate action has been taken to address the compliance concern.*
>
> *We cannot share specific details about sanctions imposed on other parties due to privacy requirements.*
>
> *Thank you for helping us maintain compliance standards.*

Escalation Triggers

Immediate CIO Escalation

Trigger	Why
Regulatory inquiry	Legal exposure
Media coverage	Reputation risk
Fraud allegations	Serious violation
Multiple victims	Pattern of harm
Legal threats	Requires legal response

CEO Involvement

Trigger	Why
Lawsuit filed	Executive decision needed
Government investigation	Company-level response
Major financial harm	Settlement authority
Public relations crisis	Executive communication

Documentation and Record Keeping

Complaint Log

All complaints must be logged with:

Field	Required
Complaint ID	Yes
Date received	Yes
Source	Yes
Platform type	Yes
IA involved	Yes (if identified)
Description	Yes
Evidence collected	Yes
Actions taken	Yes
Resolution date	Yes
Resolution type	Yes

Evidence Preservation

Retain all evidence for minimum 7 years:

- Screenshots with timestamps
- Downloaded videos
- Email correspondence
- Platform notices
- WHOIS records
- Investigation notes

Reporting

Report	Frequency	Audience
Complaint volume	Weekly	Support Manager
Violation trends	Monthly	CIO
Resolution metrics	Monthly	CIO
Serious violations	Immediately	CEO

Training for Support Team

Support staff handling initial complaints must be trained on:

1. **Recognition:** Identifying compliance vs general complaints

2. **Documentation:** Proper evidence collection

3. **Routing:** When to escalate vs handle

4. **Response:** Appropriate acknowledgment language

5. **Confidentiality:** Not sharing investigation details

Contact

Submit Complaints:

- Email: compliance@corsairconnect.com
- Subject: Compliance Complaint - [Platform Type]

Support Team Questions:

- Internal: Escalate to Compliance Team
- Slack: #compliance-support

Related Documentation

- Marketing Compliance - What constitutes a violation
- Violation Reporting - For IAs reporting other IAs
- Field Compliance Review - Proactive monitoring
- Disciplinary Sanctions - Consequences

Compliance Assessment

Compliance review scope, concerns, and areas under legal review.

Assessment Objective

Property	Detail
Scope	Comprehensive, end-to-end global compliance review
Coverage	All facets of business operations
Purpose	Ensure practices meet highest regulatory standards
Jurisdictions	Global operations

Scope of Review

Multi-Level Marketing Regulations

Area	Focus
MLM structure	Ensure compliance with international MLM laws
Compensation plans	Verify legitimacy
Pyramid scheme test	Confirm differentiation from prohibited schemes

Cryptocurrency and Blockchain

Area	Focus
Regulatory adherence	Cryptocurrency regulations
AML/CFT	Anti-money laundering, counter-terrorism financing
CSR tokens	Issuance and management compliance

Financial Transactions

Area	Focus
Deposits	Process compliance
Withdrawals	Process compliance
Fund management	Banking and financial service regulations

Tax Compliance

Area	Focus
Local tax laws	Compliance verification
International tax	Obligations across jurisdictions
Key regions	US, Europe, Canada

Data Protection and Privacy

Area	Focus
GDPR	European data protection
Global regulations	Other privacy laws
Data practices	Collection, storage, processing

Environmental Claims

Area	Focus
Representation	Environmental contributions accuracy
Verification	Claims backed by verifiable actions
Standards	Advertising and environmental law compliance

Identified Compliance Concerns

Licensing Concerns

Concern	Detail
CSRnow (Wallet)	Licensing requirements for wallet services
CSRnow (Savings)	Licensing for savings/staking features
MLM licensing	Jurisdiction-specific MLM licenses

Sanctions and Embargoes

Concern	Detail
Embargo countries	Operations in sanctioned territories
Sanctioned countries	OFAC, EU, UN sanctions compliance

Financial Operations

Concern	Detail
Member transfers	Licensing for member-to-member transfers
Holding funds	Licensing for holding member funds
Exchanging funds	Licensing for currency exchange

Terms and Conditions

Concern	Detail
Draconian terms	Review of potentially harsh terms

Data Concerns

Area	Specific Concern
Data protection	General data protection compliance
GDPR	European regulation compliance
Storage location	Data residency requirements

VAT/Sales Tax

Concern	Detail
VAT handling	Correct VAT application and reporting
Sales tax	Regional sales tax compliance

KYC Concerns

Area	Specific Concern
Ambiguities	Unclear cases (incomplete DOB, addresses)
Managerial discretion	CEO approval of edge cases
Expiry of approval	KYC validity duration

Partner Concerns

Area	Specific Concern
Independent status	Confirmation of non-employee status
Employment rights	Ensure no implied employment
Retirement	Partner retirement handling
Shared positions	Joint account/position management
Tax	Partner tax obligations clarity
VAT	Partner VAT obligations

KYC Special Cases

Incomplete Date of Birth

Scenario	Detail
Region	Some regions don't traditionally record exact DOB
Example	Cameroon member knew birth year (1966) but documents showed varying dates
Current handling	Approved with 1/1/[year]
Status	Legal advice welcomed

Incomplete Addresses

Scenario	Detail
Region	Areas where many are unbanked
Issue	Addresses without house numbers, location descriptions instead
Current handling	KYC not approved for such addresses
Risk	Foreign language addresses may appear complete
Status	Legal advice welcomed

Fake Documents

Scenario	Detail
Detection	Encountering fake documents
Current handling	Rejection, request for resubmission
Debate	Permanent ban vs. authority reporting
Status	Legal advice welcomed

Outdated IDs

Scenario	Detail
Issue	Technically expired IDs
Example	France applied 5-year automatic extension
Current handling	Accepted when aware of regional policy

US Residents

Scenario	Detail
Current status	KYC verifications suspended
Exceptions	Some approved under CEO instructions
Status	Under legal review

Compliance Review Methodology

Approach

Property	Detail
Method	Rigorous joint review
Principle	Openness and transparency
Invitation	Additional inquiries welcomed
Goal	Identify potential compliance gaps

Legal Advisor Role

Responsibility	Detail
Scope guidance	Advise on focus areas
Interpretation	Complex regulation interpretation
Best practices	Advisory on industry standards
Scope expansion	Suggest deeper investigation areas

Desired Outcomes

Compliance Assurance

Outcome	Detail
Goal	Clear assurance of compliance
Deliverable	Detailed reporting on each aspect

Risk Mitigation

Outcome	Detail
Goal	Identify potential risk areas
Deliverable	Recommendations for addressing risks

Strategic Compliance Planning

Outcome	Detail
Goal	Comprehensive compliance strategy
Alignment	Long-term business goals
Consideration	Regulatory trends

Legal Opinion

Outcome	Detail
Prerequisite	Address compliance uncertainties first
Purpose	Formal opinion on company and operations
Benefit	Strategic positioning, credibility

Regulatory Compliance Objectives

Objective	Description
Regulatory assurance	Confirm adherence to MLM and crypto regulations
Operational transparency	High transparency in CSR management and finances
Risk identification	Identify regulatory, market, and operational risks
Risk mitigation	Strategies for long-term sustainability
Ethical verification	Verify environmental claims and CSR issuance ethics
Confidence building	Assurance for investors, partners, regulators
Future roadmap	Steps to maintain/enhance compliance

Areas Requiring Legal Advice

Area	Question
KYC incomplete DOB	How to handle members without exact birth dates?
KYC incomplete addresses	How to handle location descriptions vs. addresses?
Fake documents	Permanent ban or authority reporting?
US residents	KYC approval policy?
Member transfers	Licensing requirements?
Holding funds	Licensing requirements?
Exchanging funds	Licensing requirements?
Withdrawal of transferred funds	Best practice?
Duplicate account discretion	Transparency concerns?
Gift code resale	VAT and compliance implications?
CSRnow wallet/savings	Licensing requirements?
Commissions Wallet (US)	Required for US compliance?
CSR staking	Legal requirements to reinstate?

Related Documentation

- Restricted Territories
- Internal Operations
- KYC
- Special Programs

Field Compliance Review

Proactive compliance monitoring program to ensure IAs follow Company policies.

Program Overview

The Field Compliance Review (FCR) program proactively monitors IA marketing materials, websites, social media, and business practices. This goes beyond reactive violation reports to systematically identify compliance issues before they cause harm.

Program Goals

Goal	Description
Prevention	Identify issues before customer harm
Education	Help IAs understand requirements
Protection	Protect Company reputation and brand
Consistency	Ensure fair, uniform enforcement
Transparency	Provide visibility into compliance health

Who Conducts Reviews

Internal Compliance Team

The Company's internal Compliance Team conducts regular reviews:

- Systematic monitoring of public IA materials
- Social media monitoring
- Website verification
- Response to reported concerns

Field Compliance Reviewers

Selected Partners serve as Field Compliance Reviewers:

Requirement	Description
Rank	Typically Senior Associate or above
Training	Must complete FCR certification
Status	Good standing, no recent violations
Agreement	Sign FCR confidentiality agreement

Selection Process:

1. Nominated by upline or self-nomination
2. Application reviewed by Compliance Team
3. Training completed
4. Certification issued
5. Added to FCR program

Anyone Can Report

In addition to formal reviewers, **anyone** can submit a Compliance Contention Report:

- Current IAs
- Customers
- General public
- Anonymous reporters

See Violation Reporting for how to submit reports.

What Gets Reviewed

Marketing Materials

Reviewed	Looking For
Social media posts	Unauthorized claims, missing disclosures
Websites	Unauthorized sites, prohibited content
Videos (YouTube, etc.)	Income claims, product claims
Printed materials	Unapproved flyers, brochures
Email marketing	Spam, missing opt-out

Business Practices

Reviewed	Looking For
Recruitment methods	Prohibited marketing methods
Customer interactions	Misrepresentation
Compensation discussions	Unauthorized income claims
Product claims	Medical/health claims, exaggerations

Specific Checks

Social Media Review:

- ☐ Profile correctly identifies as Independent Associate
- ☐ No income claims or lifestyle implications
- ☐ No unauthorized product claims
- ☐ Posts lead to Company personalized website
- ☐ Required disclosures present

Website Review:

- ☐ Using Company personalized website only
- ☐ No independent Corsair Connect websites
- ☐ No unauthorized domains
- ☐ Content matches approved materials

Video Content Review:

- ☐ No income claims or earnings displays
- ☐ No unauthorized testimonials
- ☐ Proper disclosures included
- ☐ Company materials only

Review Process

Systematic Reviews

```
flowchart TD
    A[Select IAs for Review] --> B[Gather Public Materials]
    B --> C[Review Against Policy Checklist]
    C --> D{Issues Found?}
    D -->|No| E[Document Clean Review]
    D -->|Yes| F[Document Specific Issues]
    F --> G[Create Compliance Report]
    G --> H[Submit to Compliance Team]
    H --> I[Investigation Process Begins]
    E --> J[Add to Compliance Statistics]
```

Review Frequency

IA Category	Review Frequency
New IAs (first 90 days)	Once during period
Active marketers	Quarterly
Leadership ranks	Semi-annually
Previous violations	Monthly for 6 months
Random sampling	Ongoing

Documentation Required

When issues are found, reviewers must document:

Element	Required	Description
IA name/ID	Yes	Who is being reviewed
Date of review	Yes	When review conducted
Material type	Yes	Social media, website, etc.
Specific issue	Yes	What policy was violated
Evidence	Yes	Screenshots, URLs, recordings
Policy reference	Yes	Which P&P section violated

Tiered Visibility Reporting

Results are reported with different visibility levels to protect privacy while ensuring accountability.

Visibility Levels

Who	What They See
Public	Anonymous aggregate statistics only
IA (reviewed)	Own review results, remediation required
Direct Sponsor	Downline IA names + issues found
Upline 5-Star	Downline IA names + issues found
Company	Full details always

Public Reporting

Available to all IAs and the public:

Metric	Example
Total reviews conducted	"150 reviews in Q1"
Compliance rate	"92% compliance rate"
Common issues found	"Top issue: missing disclosures"
Trends	"Improvement from previous quarter"

No names or identifying information in public reports.

Sponsor/5-Star Visibility

Direct Sponsors and upline 5-Star Associates see:

Information	Visible
IA name	Yes (their downline only)
Violation type	Yes
Remediation status	Yes
Resolution date	Yes
Other teams' data	No

Purpose: Allow leaders to coach and support their team members.

Company Visibility

Compliance Team and management always have:

- Full IA identification
- Complete violation details
- All evidence
- Historical records
- Cross-organization patterns

Report Findings

Clean Reviews

When no issues found:

1. Document clean review in system
2. Add to compliance statistics
3. No notification to IA (unless requested)

Issues Found

When violations discovered:

Severity	Process
Minor	Coaching notification to IA
Moderate	Formal notice + remediation deadline
Serious	Commission hold + formal investigation
Severe	Immediate escalation to CIO

Remediation Process

```
flowchart TD
    A[Issue Identified] --> B[IA Notified]
    B --> C[Remediation Deadline Set]
    C --> D{Material Removed/Fixed?}
    D -->|Yes| E[Verify Compliance]
    E --> F{Compliant?}
    F -->|Yes| G[Close Issue]
    F -->|No| H[Additional Remediation]
    D -->|No| I{Deadline Passed?}
    I -->|No| J[Reminder Sent]
    J --> D
    I -->|Yes| K[Escalate to Disciplinary]
```

Becoming a Field Compliance Reviewer

Requirements

Requirement	Details
Rank	Senior Associate or above
Tenure	Minimum 6 months active
Standing	No violations in past 12 months
Training	Complete FCR certification course
Commitment	Minimum 4 reviews per month

Application Process

1. **Apply:** Submit FCR application to compliance@corsairconnect.com
2. **Review:** Compliance Team reviews eligibility
3. **Interview:** Brief interview about program expectations
4. **Training:** Complete online FCR certification

5. **Agreement:** Sign confidentiality agreement

6. **Activation:** Receive reviewer access and tools

Training Topics

Module	Content
Policy Review	All P&P marketing sections
Evidence Collection	Proper documentation methods
Reporting	How to submit findings
Confidentiality	Handling sensitive information
Boundaries	What to do and not do

Reviewer Responsibilities

Do:

- Conduct reviews professionally
- Document findings objectively
- Maintain confidentiality
- Report findings promptly
- Stay current on policies

Don't:

- Contact IAs directly about findings
- Share review information publicly
- Use program for personal disputes
- Conduct reviews outside guidelines
- Discuss specific cases with others

Program Integrity

Confidentiality

All FCR participants must:

- Sign confidentiality agreement
- Not disclose review subjects
- Protect evidence and documentation
- Report only through official channels

Conflict of Interest

Reviewers cannot review:

- Their own organization/downline
- Direct competitors
- Personal acquaintances
- Anyone they have disputes with

Reviewer Accountability

Issue	Consequence
Breach of confidentiality	Removal from program
False reports	Removal + potential sanctions
Conflict of interest violation	Removal from program
Failure to meet commitments	Probation or removal

Reporting Dashboard

For IAs (Own Results)

Access via Back Office:

- View own compliance review history
- See any open remediation items
- Track resolution status

For Sponsors/5-Stars

Access via Leadership Dashboard:

- View team compliance summary
- See individual team member issues
- Monitor remediation progress
- Download team reports

For Company

Full compliance management system:

- All review data
- Pattern analysis
- Reviewer performance

- Program statistics

Contact

FCR Program Questions:

- Email: compliance@corsairconnect.com
- Subject: FCR Program Inquiry

Submit Review Findings:

- Email: compliance@corsairconnect.com
- Subject: FCR Report - [IA ID or Name]

Apply to Become a Reviewer:

- Email: compliance@corsairconnect.com
- Subject: FCR Application

Related Documentation

- Marketing Compliance - What policies are reviewed
- Violation Reporting - How to report violations
- Disciplinary Sanctions - Consequence framework

Internal Operations

Content to be added.

Marketing Compliance

What marketing methods are approved, prohibited, and what happens when violations are found.

Sales Aids and Support Materials (P&P 3.6.1)

The Rule

> *"In general, IAs are prohibited from creating their own sales aids and support materials. Special consideration will be given to IAs of Earned Position Executive Associate and above."*

IA Rank	Custom Materials
Below Executive Associate	**Prohibited** - use Company materials only
Executive Associate and above	Permitted with prior written approval

Approved Materials

All IAs must use materials available in the Back Office:

- Pre-approved brochures
- Official presentations
- Company-produced videos
- Personalized replicated website

Custom Material Approval

Executive Associate+ seeking approval must:

1. Complete Marketing Material Submission Form
2. Submit to compliance@corsairconnect.com
3. Await written approval before use

See Marketing Submission Form →

Prohibited Marketing Methods (P&P 3.4)

These methods are **never permitted** for any IA:

Telemarketing (3.4.1)

Prohibited	Notes
Cold calling	Calling anyone outside warm market
Auto-dialers	Automatic telephone dialing systems
Robocalls	Pre-recorded messages
Do-not-call violations	Significant legal penalties

Permitted: Occasional calls to warm market contacts only.

Email Solicitation / Spam (3.4.2)

Prohibited	Permitted
Mass unsolicited emails	Emails to warm market
Purchased lists	Contacts who opted in
No opt-out mechanism	Emails with opt-out
Deceptive subject lines	Clear, honest subjects

Email Requirements (3.5.1):

- Functioning return email address
- Opt-out notice in every email
- Physical mailing address included
- Clear disclosure it's an advertisement
- No deceptive subject lines or headers

Other Prohibited Methods

Method	Section	Why Prohibited
Flyers/Pamphlets	3.4.3	Unless Company-produced
Flea markets/garage sales/swap meets	3.4.4	Not professional image
TV/Radio advertising	3.4.5	Not permitted
Job/Employment boards	3.4.6	monster.com, careerbuilder, etc.
Craigslist	3.4.7	Strictly prohibited
Door-to-door sales	3.4.8	Prohibited for recruitment

Permitted Marketing Methods (P&P 3.5)

Social Media (3.5.2)

Permitted: Facebook, Instagram, LinkedIn, blogs, etc.

Requirements:

- Should lead to Company personalized website
- Not a substitute for official IA website
- Must follow content guidelines

Websites (3.5.3)

Permitted	Prohibited
Company personalized website	Independent websites
Back Office provided tools	Custom sites about Corsair Connect

> *"All IAs must use the Company's personalized website program only."*

Links and Banner Ads (3.5.4)

Permitted with approval:

- Banner ads linking to your personalized website
- Links on third-party sites

Requirements:

1. Must use Company-approved banner ads/templates
2. Must submit third-party URL for review BEFORE placing
3. Must receive **written approval**
4. Third-party site must NOT:

   - Link to other Direct Selling companies
   - Contain offensive/controversial content
   - Be inappropriate for any age group

Search Engine Advertising (3.5.5)

Permitted: Google, Bing, Yahoo ads

Prohibited: Using Company trade names, trademarks, service names, product names, or "Corsair Connect" as search keywords.

Trade Shows (3.5.6)

Eligibility: Senior Associate and above only

Requirements:

1. Submit Trade Show Application to compliance
2. Receive written confirmation
3. Within 14 days: provide event advertisement, signed contract, paid deposit receipt
4. Purchase official Corsair Connect ID Badge
5. Only 1 IA authorized per trade show

Not Approved: Flea markets, garage sales, swap meets

Unauthorized Claims (P&P 3.7)

Income Claims (3.7.2)

Prohibited	Reason
Income guarantees	"Earn $10K/month"
Income projections	"You could make..."
Showing checks/bank statements	Without authorization
Claims beyond Company materials	No independent claims

Permitted: Only claims in Company-produced materials.

Product/Service Claims (3.7.3)

Prohibited	Reason
Pricing deviations	Must match Company literature
Savings claims not in writing	Unauthorized
Medical/health claims	Not permitted

CSR Claims (3.7.4)

Prohibited	Permitted
CSR as investment/security	CSR as plastic credits
Guaranteed returns	Value may fluctuate
Financial advice	Factual information only

Unauthorized Material Found {#unauthorized-material-found}

Discovery Sources

Unauthorized materials may be found via:

- Customer complaints
- IA reports
- Field Compliance Reviews

- Social media monitoring

- Website monitoring

- Public tips

Investigation Process

```
flowchart TD
    A[Unauthorized Material Discovered] --> B[Document Evidence]
    B --> C[Identify IA]
    C --> D[Review Material vs Policy]
    D --> E{Violation Confirmed?}
    E -->|No| F[Close - No Action]
    E -->|Yes| G{Severity Assessment}
    G -->|Minor/First Offense| H[Written Warning]
    G -->|Moderate| I[Corrective Action + Deadline]
    G -->|Serious| J[Commission Hold + Investigation]
    G -->|Severe/Repeat| K[Suspension or Termination]
    H --> L[Remove Material Required]
    I --> L
    J --> M[Full Investigation]
    M --> N{Resolution}
    N -->|Compliant| L
    N -->|Non-compliant| K
    L --> O[Monitor for Recurrence]
```

Immediate Actions Required

When unauthorized material is confirmed:

Action	Responsibility	Timeline
Document violation	Compliance Team	Immediately
Notify IA of violation	Compliance Team	Within 2 business days
IA removes material	IA	Within 48 hours of notice
Confirm removal	Compliance Team	Within 5 business days

Response by Severity

Severity	Indicators	Response
Minor	First offense, no customer harm, quickly correctable	Written warning, remove material
Moderate	Repeat offense, misleading claims, slow to correct	Written warning, corrective action, deadline
Serious	Income claims, unauthorized website, customer complaints	Commission hold, formal investigation
Severe	Fraud, legal violations, repeated serious violations	Suspension or termination

Sponsor Notification

When a downline IA violates marketing policies:

Sponsor Level	Notified?	Details Provided
Direct Sponsor	Yes	Full details
Upline 5-Star	Yes	Summary + IA name
Company	Yes	Full details
Public	No	Aggregate statistics only

Compliance with Company Investigation

Per P&P Section 6.1, IAs must cooperate with investigations:

- Respond completely and truthfully to inquiries
- Furnish documents within 3 business days
- Authenticate documents when requested
- Testify truthfully if required

Failure to cooperate may result in additional sanctions.

Prevention

Best Practices

Do	Don't
Use Back Office materials	Create your own materials
Ask before posting	Assume it's OK
Include required disclosures	Make income claims
Use personalized website	Build independent sites
Document approvals	Use unapproved content

Training Resources

- Back Office: Marketing Guidelines section

- Company webinars on compliant marketing

- Sponsor/upline guidance

- This compliance documentation

Related Documentation

- Marketing Submission Form

- Violation Reporting

- Terms (Partner) Section 3

- Disciplinary Sanctions

Policies Summary

Key policies at a glance for quick reference.

Agreement Components

When someone becomes an Independent Associate, they agree to:

Component	Purpose
IA Application	Registration and personal details
Policies & Procedures	Rules governing IA conduct
Compensation Plan	How commissions are earned
Terms of Service	Website and platform usage

Code of Ethics

All IAs must:

- Act with honesty and integrity

- Represent products and opportunity accurately

- Comply with all applicable laws

- Respect the rights of other IAs

- Not make income guarantees or unrealistic claims

Critical Prohibitions

Prohibited Activity	Why It Matters
Income guarantees	Violates FTC guidelines
Investment claims	CSR is not a security
Lifestyle promises	Misleading marketing
Unauthorized marketing	Brand and compliance risk
Cross-recruiting	Violates IA Agreement
Operating in sanctioned territories	Legal liability, account termination

Data Protection

Company handles personal data in accordance with applicable privacy laws.

Principle	How We Comply
Data minimization	Collect only what's needed
Purpose limitation	Use data only for stated purposes
Security	Encryption and access controls
Retention	Keep only as long as necessary
Rights	Honor access, correction, deletion requests

Your responsibilities:

- Protect any customer data you collect

- Don't share personal information inappropriately

- Report any suspected data breaches

- Comply with local privacy laws in your territory

Key Thresholds

Process	Threshold	Requirement
Withdrawal minimum	$150	After fees
Withdrawal maximum	$3,000	Per transaction
CSR large withdrawal	≥300,000 CSR	CEO approval
Business license renewal	90 days	Before anniversary
Gift code validity	7 days	CSRnow purchases

Account Statuses

Status	Meaning
Active	In good standing
Pending	Awaiting KYC/KYB approval
Suspended	Temporary restriction
Cancelled	No longer active

Dispute Resolution

Disputes follow this sequence:

1. **Informal resolution** — Direct contact with company
2. **Mediation** — If informal fails
3. **Arbitration** — Binding, per IA Agreement terms

Important Deadlines

Event	Deadline
Cancellation full refund	10 days from enrollment
License renewal	90 days before anniversary
Pay run cutoff	Friday 23:59 GMT
Gift code purchase	7 days from order

Where to Learn More

- [What is a Business License?](#)

- [Wallets: OCA & BW](#)

- [Withdrawal Process](#)

Restricted Territories

Countries and regions where Corsair Connect operations are prohibited or restricted.

Reference: P&P Section 2.2

Overview

Corsair Connect IAs are prohibited from operating in, recruiting from, or conducting business with individuals located in restricted territories. Violations may result in immediate termination and potential legal liability.

Categories of Restrictions

Category	Description
Sanctioned Countries	Subject to US/EU/UN sanctions
Embargoed Regions	Trade embargoes in effect
Unlicensed Jurisdictions	MLM/direct sales license required but not held
High-Risk Jurisdictions	Enhanced due diligence required

Sanctioned Countries (Prohibited)

Operations are **strictly prohibited** in countries subject to comprehensive sanctions.

US OFAC Sanctioned Countries

Country/Region	Status
North Korea (DPRK)	Fully prohibited
Iran	Fully prohibited
Syria	Fully prohibited
Cuba	Fully prohibited
Crimea Region (Ukraine)	Fully prohibited
Donetsk People's Republic	Fully prohibited
Luhansk People's Republic	Fully prohibited

EU Sanctioned Territories

Country/Region	Status
Russia	Restricted (subject to specific sanctions)
Belarus	Restricted (subject to specific sanctions)
Myanmar/Burma	Restricted
Venezuela	Certain individuals/entities

UN Sanctioned

Country	Status
North Korea	Prohibited
Countries with UN arms embargoes	Case-by-case review

High-Risk Jurisdictions

Enhanced due diligence required. Operations may be restricted.

AML High-Risk Countries

Countries identified by FATF (Financial Action Task Force):

Category	Examples
FATF Blacklist	Subject to countermeasures
FATF Grey List	Enhanced monitoring

Lists updated periodically. Check current FATF publications.

Jurisdictions Requiring Special Approval

Region	Reason	Status
Certain African nations	Banking/payment limitations	Case-by-case
Certain Asian nations	Regulatory requirements	Case-by-case
Certain Middle East nations	Sanctions/regulatory	Case-by-case

---

What "Restricted" Means

Prohibited Activities in Restricted Territories

Activity	Status
Enrolling new IAs	Prohibited
Enrolling new customers	Prohibited
Accepting deposits	Prohibited
Processing withdrawals	Prohibited
Marketing activities	Prohibited
Recruiting efforts	Prohibited
Conducting meetings	Prohibited

Even if Person is NOT a Resident

Situation	Status
US citizen temporarily in sanctioned country	Prohibited while there
Person traveling through restricted territory	Prohibited while there
VPN use to appear elsewhere	Still prohibited (and detectable)

How Restrictions Are Enforced

At Registration

Check	Action
IP geolocation	Block restricted locations
Address verification	Reject restricted addresses
ID document country	Flag restricted documents
Phone number country code	Flag restricted numbers

Ongoing Monitoring

Check	Action
Login locations	Monitor for restricted access
Transaction patterns	Flag suspicious activity
KYC updates	Verify continued eligibility

Consequences of Violation

Violation	Consequence
Attempted access from restricted territory	Account suspension
Recruiting from restricted territory	Termination
Falsifying location	Termination + legal referral
Conducting transactions with sanctioned persons	Termination + legal referral

Checking Territory Status

Before Recruiting Someone

Ask yourself:

1. Where does this person physically reside?

2. Is that country/region on restricted lists?

3. Does that jurisdiction require MLM licensing?

4. Can payments be processed to/from there?

If Unsure

Action	Contact
Ask compliance	compliance@corsairconnect.com
Wait for confirmation	Before proceeding
Document the inquiry	For your records

Travel to Restricted Territories

If You Travel to a Restricted Area

Do	Don't
Inform company if extended stay	Access Back Office from there
Avoid business activities	Recruit or sell
Wait until you leave	Process transactions

Business Trips

Situation	Guidance
Layover/transit	Brief transit generally OK
Attending conference	Check specific country status
Extended stay	Notify compliance

Changes to Restrictions

Lists Are Dynamic

Factor	Impact
New sanctions	Countries may be added
Sanctions lifted	Countries may be removed
FATF updates	Risk levels may change
License obtained	Jurisdictions may open

Staying Updated

Source	Frequency
Company announcements	As changes occur
Back Office notices	Regular updates
Compliance communications	As needed

Specific Regional Notes

Europe

Region	Status
EU member states	Generally permitted
UK	Permitted
Switzerland	Permitted
Russia	Restricted
Belarus	Restricted

North America

Region	Status
United States	Permitted (most states)
Canada	Permitted
Mexico	Permitted

Asia-Pacific

Region	Status
Australia	Permitted
New Zealand	Permitted
Japan	Permitted
South Korea	Permitted
China (PRC)	Restricted (regulatory)
North Korea	Prohibited

Middle East

Region	Status
UAE	Permitted
Israel	Permitted
Iran	Prohibited
Syria	Prohibited

Africa

Region	Status
South Africa	Permitted
Other nations	Case-by-case

Reporting Suspected Violations

If you become aware of IA activity in restricted territories:

Step	Action
1	Document what you observed
2	Report to compliance@corsairconnect.com
3	Do not engage or confront
4	Let company investigate

Legal Disclaimer

Notice
This list is for guidance only and may not be complete
Sanctions regimes change frequently
IAs are responsible for knowing applicable laws
Company is not providing legal advice
Consult legal counsel if unsure

Contact

Territory status questions:

- **Email:** compliance@corsairconnect.com
- **Subject:** Territory Status Inquiry - [Country Name]

Related Documentation

- Prohibited Activities
- Involuntary Termination Causes
- KYC

Special Programs

Content to be added.

Violation Reporting

How to report policy violations and the Compliance Contention Report process.

Who Can Report

Anyone can submit a violation report:

Reporter	How to Submit
IA	Email compliance@corsairconnect.com
Customer	Support ticket or email
Public	Website contact form or email
Field Compliance Reviewer	Dedicated reporting portal

Anonymous vs Identified Reports

Type	Description	When to Use
Identified	Your name and contact provided	Recommended - allows follow-up
Anonymous	No reporter identification	Permitted - but report must still be specific

Important: Anonymous reports are permitted, but the **report content** must still be specific, identifiable (who violated), and provable.

Report Requirements (P&P 4.4)

Per Policies and Procedures Section 4.4, violation reports must include:

Required Elements

Element	Required	Description
Dates	Yes	When did the violation occur?
Number of occurrences	Yes	How many times?
Persons involved	Yes	Who committed the violation?
Supporting documentation	Yes	Evidence of the violation

What Makes a Valid Report

Valid Report	Invalid Report
"IA John Smith (ID #12345) posted income claims on Facebook on January 15, 2025. Screenshot attached showing the post."	"Someone is making bad claims on social media."
"Mary Jones is calling people from a purchased list. I have recorded 3 calls she made to me on Jan 5, 8, and 12."	"I heard that someone is telemarketing."
"Attached is a flyer found at XYZ event on Jan 20 with unauthorized claims about CSR values."	"People are handing out flyers somewhere."

Evidence Types

Strong Evidence	Weak Evidence
Screenshots with dates	"I saw something"
Recorded calls (where legal)	"Someone told me"
Email copies with headers	Vague descriptions
Physical materials (flyers, etc.)	Hearsay
URLs and archived pages	Unverifiable claims
Photos with timestamps	Rumors

Submitting a Report

Step 1: Gather Evidence

Before reporting:

- ☐ Capture screenshots (include dates/timestamps)
- ☐ Save URLs (use archive.org if concerned about removal)
- ☐ Document dates and times
- ☐ Identify the IA involved (name, ID if known)
- ☐ Compile all supporting documentation

Step 2: Write the Report

Include:

1. **What happened** - Clear description of the violation
2. **Who** - Name and/or ID of the IA
3. **When** - Dates and times
4. **Where** - Location (URL, platform, physical location)

5. **Evidence** - Attach documentation

6. **Your contact** (unless anonymous)

Step 3: Submit

Email: compliance@corsairconnect.com

Subject line: Compliance Report - [Brief Description]

Attachments: All supporting documentation

Step 4: Receive Acknowledgment

Timeline	Action
Within 48 hours	Acknowledgment of receipt
Within 30 days	Investigation outcome (if reporter is identified)

Confidentiality (P&P 4.4)

> *"All reports received by corporate will remain anonymous until such time as the IA who made the report authorizes the Company to disclose his/her identity or the Company is compelled to do so by subpoena, court order, or arbitrator's instruction."*

What This Means

Who Knows	What They Know
Compliance Team	Full report + reporter identity
Investigated IA	Allegation only (not reporter identity)
Public	Nothing (unless legal proceedings)

When Identity May Be Disclosed

- Reporter authorizes disclosure
- Subpoena
- Court order
- Arbitrator's instruction

After You Report

What Happens Next

```
flowchart TD
    A[Report Received] --> B[Acknowledgment Sent]
    B --> C[Initial Review]
    C --> D{Valid Report?}
    D -->|No| E[Closed - Insufficient Info]
    D -->|Yes| F[Investigation Opened]
    F --> G[Evidence Reviewed]
    G --> H[IA Contacted if Needed]
    H --> I{Violation Confirmed?}
    I -->|No| J[Closed - No Violation]
    I -->|Yes| K[Disciplinary Action]
    K --> L[Resolution Documented]
    L --> M[Reporter Notified if Identified]
```

Investigation Timeline

Stage	Typical Timeline
Acknowledgment	48 hours
Initial review	5 business days
Full investigation	30 days
Complex cases	May extend with notice

Outcome Notification

If you provided your contact information:

- You will be notified of the outcome
- Details may be limited to protect privacy
- You will NOT be told specific sanctions imposed

Special Categories

Spamming Complaints (P&P 3.3)

If an IA signed up someone without consent:

1. Document the complaint with email headers/evidence
2. Identify the Partner who sent the communication
3. Submit report referencing Terms (Partner) Section 3.3

Policy reminder:

> *"You must use email and communication tools appropriately. The act of sending unsolicited commercial emails or other communication is forbidden, and the Company does not permit the use of spamming."*

Income Claim Violations

Income claims require special documentation:

- Exact quote of the claim

- Where it was made (URL, platform)

- Screenshot with date

- Context of the claim

Unauthorized Websites

For unauthorized websites:

- Full URL

- Screenshots of key pages

- Date accessed

- Whois information if available

- Content that violates policy

Retaliation Protection

The Company does not tolerate retaliation against good-faith reporters.

If you believe you are experiencing retaliation:

1. Document the retaliatory actions

2. Report to compliance@corsairconnect.com

3. Reference your original report

Retaliation may result in disciplinary action against the retaliating party.

False Reports

Submitting knowingly false reports is itself a violation of the Agreement.

Action	Consequence
False report	May result in disciplinary sanctions
Repeated false reports	May result in termination
Malicious reports	May result in legal action

Contact

Submit violation reports:

- Email: compliance@corsairconnect.com
- Subject: Compliance Report - [Brief Description]

Questions about reporting:

- Email: compliance@corsairconnect.com
- Subject: Reporting Question

Wallets - OCA & BW

Content to be added.

What is Business License

Content to be added.

Troubleshooting

Issue diagnosis and escalation procedures

Troubleshooting

Diagnosing and resolving common issues.

Issue Categories

Section	Description
KYC Issues	Verification failures, document rejections
Payment Issues	Deposits, withdrawals, transactions
Commission Issues	Missing pay, calculation questions
Privacy Issues	GDPR requests, data deletion, email subscriptions
Escalation	When and how to escalate issues

Before Opening a Ticket

Check:

- ☐ FAQ for common answers
- ☐ Allow processing time (deposits, withdrawals)
- ☐ Verify account status is active
- ☐ Review any error messages received

Escalation Path

```
flowchart LR
    A[Issue] --> B[Self-Help]
    B -->|Not Resolved| C[Support Ticket]
    C -->|Complex| D[Escalation]
    D --> E[Resolution]
```

Response Times

Priority	Expected Response
Standard	1-3 business days
Urgent	Same day (if flagged)
Complex	May take longer

When to Contact Support

- Issue not covered in documentation
- Error persists after troubleshooting
- Financial discrepancy
- Account access problems
- Compliance questions

Commission Issues

Troubleshooting earnings and payout problems.

In This Section

Issue	Description
Missing Commission Checklist	Not seeing expected pay
Calculation Dispute	Amount seems wrong
Rank Not Updated	Rank didn't change
Payout Delayed	Commission not received
OCA/BW Split Questions	Wallet allocation

Quick Reference

Commission Timeline

Event	Timing
Purchase made	Instant record
Weekly cutoff	Friday 23:59 GMT
Calculation	Following days
Credit to wallet	~5 business days

OCA/BW Split

Wallet	Percentage	Use
OCA (On-Chain Account)	70%	Withdrawal
BW (Business Wallet)	30%	Re-purchase only

Common Questions

Why didn't I receive commission? See Missing Commission Checklist

The amount looks wrong See Calculation Dispute

My rank should have changed See Rank Not Updated

Calculation Dispute

When commission amount seems incorrect.

Common Calculation Misunderstandings

Commission is on Pool, Not Purchase Price

Wrong Expectation	Reality
"10% of $1,000 = $100"	Commission is from commission pool
Full purchase price	Pool is portion of purchase

Rates Vary by Level

Level	Rate
Level 1	Higher %
Level 2	Lower %
Deeper levels	Per comp plan

Qualification Matters

If you don't meet qualifications:

- May not be paid on certain levels
- May receive reduced rate
- Check your current status

Before Disputing

1. Verify Your Understanding

Check	Action
Compensation Plan	Review official rates
Your rank	Check paid levels
Pool vs price	Understand the difference

2. Do the Math

1. What is the commission pool rate?
2. What level is the purchaser?
3. What is your rate at that level?
4. Are you qualified?

3. Check Transaction Details

In Back Office:

- View commission breakdown
- Note each component
- Compare to expectations

Filing a Dispute

If you believe there's an error:

Provide to support:

- Transaction reference

- Your calculation

- Expected amount

- Actual amount received

- Specific concern

Investigation Process

Step	What Happens
Receipt	Support acknowledges
Review	System calculation verified
Analysis	Compare to comp plan
Response	Explanation or correction

Possible Outcomes

Finding	Action
System is correct	Explanation provided
Error found	Correction made
Partial error	Partial adjustment

Tips

Tip	Why
Read comp plan first	Understand structure
Use official tools	In-app calculators
Ask questions	Before disputing
Keep records	For reference

Missing Commission Checklist

Diagnosing why expected commission didn't appear.

Pre-Check Questions

Before investigating, confirm all of these are true:

- A purchase was actually made
- The purchaser is in your downline
- You are an active IA
- You are qualified for that level
- The pay run has processed

Checklist by Category

1. Timing Issues

- ☐ When was the purchase made?
- ☐ Was it before Friday 23:59 GMT cutoff?
- ☐ Has the weekly pay run completed?
- ☐ Allow 5 business days for processing

2. Qualification Issues

- ☐ Is your Business License active?
- ☐ Is your account verified?
- ☐ Are you qualified for that level?
- ☐ Check your current rank and paid levels

3. Downline Issues

- ☐ Is the person actually in your downline?
- ☐ Are they on a level you're paid on?
- ☐ Did they make a qualifying purchase (PNP)?

4. Account Issues

- ☐ Is your account active (not suspended)?
- ☐ Any compliance holds?
- ☐ Any pending investigations?

Common Explanations

You Expected Commission But...	Explanation
They're not in your downline	Check genealogy
They're too many levels deep	Need higher rank
Purchase was after cutoff	Wait for next pay run
Account is restricted	Resolve account issue
They didn't buy a PNP	Commissions are on PNP purchases

Where to Check

- **Your downline:** Back Office genealogy section
- **Your rank/paid levels:** Back Office dashboard
- **Their purchase:** You may not see details (privacy)
- **Pay run status:** Back Office reports section

Still Missing?

If all checks pass but commission is missing:

1. Note purchase details (date, person if known, amount)
2. Note your qualification status
3. Contact support with details
4. Await investigation

OCA/BW Split Questions

Common questions about the 70/30 commission split.

The Split Explained

Wallet	Percentage	Purpose
OCA (Operating Cash Account)	70%	Withdrawable cash
BW (Bonus Wallet)	30%	Converts to CSR

Frequently Asked Questions

"Can I change the split?"

No. The 70/30 split is fixed and automatic. You cannot:

- Get 100% to OCA

- Get 100% to BW

- Change the ratio

"Why is 30% going to Bonus Wallet?"

The BW portion:

- Converts to additional CSR

- Delivers starting week 44

- Is part of the compensation structure

- Aligns participant interests

"Can I withdraw from Bonus Wallet?"

No. The BW is not withdrawable as cash. It automatically converts to CSR which is delivered after primary CSR delivery completes.

"Can I move BW funds to OCA?"

No. The wallets are separate. BW funds cannot be transferred to OCA.

"When do I get my BW as CSR?"

Event	Timing
Primary CSR delivery	Weeks 1-40
Primary completes	Week 40
Bonus CSR begins	Week 44

"My commission shows less in OCA than expected"

If you expected €100 and see €70 in OCA:

- That's correct (70%)

- €30 is in BW

- Total = €100

Example Calculations

Commission Earned	OCA (70%)	BW (30%)
€100	€70	€30
€1,000	€700	€300
€10,000	€7,000	€3,000

Checking Your Balances

In Back Office:

- OCA balance: Withdrawable amount
- BW balance: Pending CSR conversion
- Both shown separately

Common Misunderstandings

Wrong	Correct
"I should get 100% in OCA"	70% to OCA is correct
"BW is lost money"	BW converts to CSR
"I can choose the split"	Split is fixed
"BW is immediately available"	Delivery starts week 44

Payout Delayed

When commission credits or withdrawals are delayed.

Commission Credit Delays

Normal Timeline

Stage	Time
Weekly cutoff	Friday 23:59 GMT
Calculation	Following days
Credit to wallet	~5 business days

Common Delay Reasons

Reason	Explanation
High volume	More transactions to process
Holidays	Non-business days
System maintenance	Scheduled processing windows

What to Check

- ☐ Has 5 business days passed since cutoff?
- ☐ Was your commission in this pay period?
- ☐ Is your account active and verified?

Withdrawal Payout Delays

Normal Timeline

Stage	Time
Request submitted	Immediate
Approval	1-2 business days
Execution	After approval
Bank/network	1-3 days
Total	~5 business days

Common Delay Reasons

Reason	Description
Approval queue	Volume of requests
Large amounts	CEO approval needed
USDT	Dual approval required
Account issues	Compliance or verification

Actions to Take

For Commission Credits

1. Verify the purchase date

2. Check if pay run completed

3. Wait 5 business days

4. Contact support if still pending

For Withdrawals

See Withdrawal Delayed - Action

Exceptional Delays

In exceptional cases, payouts may take up to 11 weeks due to:

- Compliance reviews

- External requirements

- Complex investigations

- Technical issues

When to Contact Support

Situation	Contact
Commission credit > 7 days late	Yes
Withdrawal > 7 days late	Yes
Error message received	Yes
Account flagged	Yes

Rank Not Updated

When your rank hasn't changed as expected.

Rank Update Timing

Event	Timing
Qualification period	Monthly (typically)
Rank calculation	End of period
Display update	Shortly after calculation

Common Reasons Rank Didn't Change

1. Requirements Not Met

Check	Question
Personal Volume	Did you meet PV requirement?
Group Volume	Did your team meet GV requirement?
Active Legs	Do you have enough qualifying legs?
Leg Requirements	Do legs meet their minimums?

2. Timing Issues

Issue	Explanation
Mid-period	Rank updates at period end
Just qualified	Wait for calculation
Display lag	System updates take time

3. Calculation Period

- Requirements must be met during the **entire period**
- Not just at any point
- Check qualification dates

How to Verify

Step 1: Check Requirements

In Back Office, view:

- Your current rank
- Next rank requirements
- Your current metrics

Step 2: Compare to Requirements

Requirement	Your Status	Met?
Personal Volume	[check]	Y/N
Group Volume	[check]	Y/N
Active Legs	[check]	Y/N
Leg Ranks	[check]	Y/N

Step 3: Wait for Period End

If currently in qualification period:

- Wait for period to close
- System will calculate
- Update will appear

If Requirements Are Met

And rank still hasn't updated:

1. Allow 24-48 hours after period close
2. Check for system announcements
3. Contact support if still incorrect

Support Request Info

Include:

- Your current rank
- Target rank
- Your qualification metrics
- Period in question
- Screenshots if possible

Escalation

When and how to escalate issues beyond standard support.

In This Section

Topic	Description
When to Escalate	Triggers for escalation
Escalation Levels	L1, L2, CIO, CEO
How to Escalate	Process and documentation
CIO Involvement	When CIO must be involved
CEO Involvement	CEO approval situations
Dispute Resolution	Formal dispute process

Escalation Quick Reference

```
flowchart TD
    A[Issue Received] --> B{Can L1 Resolve?}
    B -->|Yes| C[Resolve at L1]
    B -->|No| D{Financial > 300K CSR?}
    D -->|Yes| E[Escalate to CIO]
    D -->|No| F{Complex/Sensitive?}
    F -->|Yes| G[Escalate to L2]
    F -->|No| H[Research & Resolve]
    E --> I{USDT or >300K?}
    I -->|USDT| J[CEO + CIO Approval]
    I -->|CSR >300K| K[CEO Approval]
```

Key Principles

Principle	Description
Timely escalation	Don't hold issues that need escalation
Document everything	Clear notes for handoff
Follow the chain	Don't skip levels unnecessarily
Protect the customer	Escalate when in doubt

Common Escalation Scenarios

Scenario	Escalate To
Standard support question	L1 handles
Technical issue beyond L1	L2
Compliance concern	CIO
Large withdrawal (≥300K CSR)	CEO
USDT withdrawal	CEO + CIO
Legal threat	CIO → Legal
Termination appeal	CIO

CEO Involvement

When CEO approval or involvement is required.

CEO Approval Required

Financial Approvals

Transaction	Requirement
CSR withdrawal ≥300,000	CEO approval
USDT withdrawal (any amount)	CEO + CIO approval
Exceptional refund (>€25K)	CEO approval

Business Decisions

Situation	Requirement
Major policy exception	CEO approval
Strategic partnership exception	CEO decision
High-profile situation	CEO awareness/decision

CEO Is NOT For

Most situations do not require CEO involvement:

Situation	Correct Path
Standard withdrawals (under 300K CSR)	Normal approval chain
Customer complaints	Support → CIO if needed
Technical issues	Tech team
Policy clarification	CIO
Termination decisions	CIO

How CEO Approval Works

For Large CSR Withdrawals

1. Customer requests withdrawal ≥300,000 CSR

2. System flags for CEO approval

3. CIO prepares approval request

4. CEO reviews and approves/denies

5. Processing continues after approval

For USDT Withdrawals

1. Customer requests USDT withdrawal

2. **Both CEO and CIO** must approve

3. Dual signature required

4. Processing after both approvals

Approval Workflow

```
flowchart LR
    A[Request] --> B{Amount/Type?}
    B -->|CSR under 300K| C[Standard Process]
    B -->|CSR ≥300K| D[CEO Approval]
    B -->|USDT| E[CEO + CIO Approval]
    D --> F[Process]
    E --> F
```

Timeline Impact

Approval Type	Additional Time
CEO only	+1-2 business days
CEO + CIO	+2-3 business days
Complex situations	+3-5 business days

Requesting CEO Involvement

Support team does NOT contact CEO directly.

Process

1. Escalate to CIO with full documentation
2. CIO evaluates if CEO involvement needed
3. CIO prepares CEO briefing
4. CIO obtains CEO decision
5. CIO communicates back to support

What CIO Needs From You

Item	Description
Full case documentation	All relevant info
Clear issue summary	1-2 sentence overview
Financial details	Exact amounts, currencies
Customer history	Account standing, history
Risk assessment	Your evaluation
Recommendation	If appropriate

After CEO Decision

Action	Owner
Document decision	CIO
Communicate to support	CIO
Process transaction	Finance/Support
Update customer	Support
Archive documentation	Compliance

Confidentiality

CEO involvement is confidential:

- Don't tell customer "CEO is reviewing"
- Use "senior management review"
- Don't share internal approval chains
- Protect decision-making privacy

CIO Involvement

When and why the Chief Information Officer must be involved.

CIO Role

The CIO oversees:

- Compliance and regulatory matters
- Financial controls and approvals
- Technology and data security
- Policy enforcement

Automatic CIO Triggers

Must Notify CIO

Situation	Action
Legal threat received	Immediate notification
Regulatory inquiry	Immediate notification
Media/press contact	Immediate notification
Suspected fraud	Immediate notification
Data breach concern	Immediate notification

CIO Approval Required

Situation	Before
USDT withdrawal	Processing (with CEO)
Policy exception	Granting
Termination reversal	Processing
Compliance hold release	Release
Large refund (>€10K)	Processing

CIO Decision Areas

Compliance Matters

Area	CIO Authority
Violation assessment	Final determination
Disciplinary action	Approve/modify
Warning issuance	Authorize
Termination decision	Approve

Financial Matters

Area	CIO Authority
Disputed amounts >€5K	Resolution authority
Exception requests	Approve/deny
Process overrides	Authorize
USDT (with CEO)	Co-approval

Sensitive Situations

Situation	CIO Role
Customer legal threats	Assess and route to legal
Regulatory contacts	Primary responder
Reputation risk	Decision authority
Executive complaints	Handle directly

How to Involve CIO

Standard Request

1. Prepare summary (see How to Escalate)
2. Email with subject: `[CIO Review] Brief description`
3. Include:

    - Ticket/case reference
    - Issue summary
    - Why CIO involvement needed
    - Recommended action (if any)
    - Urgency level

Urgent Request

1. Same preparation
2. Subject: `[URGENT CIO] Brief description`
3. Direct contact (Teams/Slack/call)
4. Follow up with written documentation

Response Times

Urgency	Expected Response
Standard	Within 2 business days
Urgent	Same business day
Critical	Immediate

After CIO Decision

Action	Responsibility
Document decision	Support team
Implement action	As directed
Communicate to customer	Support team
Update ticket	Support team
Archive documentation	Compliance

CIO Is NOT For

Situation	Correct Path
Standard support questions	L1/L2
Technical bugs	Tech team
Feature requests	Product team
General feedback	Support manager

Dispute Resolution

Formal process for resolving disputes.

Types of Disputes

Type	Description
Financial	Commission, payout, transaction amounts
Compliance	Warnings, terminations, violations
Account	Status, access, verification
Contractual	Terms interpretation, policy application

Informal Resolution (First)

Before formal dispute:

1. Customer raises concern

2. Support investigates

3. Attempt resolution at L1/L2

4. If unresolved → escalate to CIO

5. CIO attempts resolution

Most disputes resolve informally.

Formal Dispute Process

Step 1: Written Complaint

Customer must submit in writing:

- Clear description of dispute

- Desired resolution

- Supporting documentation

- Contact information

Step 2: Acknowledgment

Within **5 business days**:

- Acknowledge receipt

- Assign case number

- Provide expected timeline

- Name point of contact

Step 3: Investigation

Company will:

- Review all documentation

- Gather relevant records

- Interview parties if needed

- Consult with relevant departments

Step 4: Response

Within **30 days** of receipt:

- Provide written response

- Explain findings

- State decision

- Outline next steps if any

If Customer Disagrees

Internal Appeal

Customer may appeal within **15 days**:

- Submit to CIO

- State grounds for appeal

- Provide additional evidence

Appeal response within **15 days**.

External Resolution

If internal process exhausted:

Option	Description
Mediation	Third-party mediator
Arbitration	Per IA Agreement terms
Regulatory	Relevant consumer protection

Arbitration (IA Agreement)

Per the Independent Associate Agreement:

- Binding arbitration required for most disputes

- Location per agreement terms

- Each party bears own costs

- Decision is final

Note: Arbitration waives right to court action (except small claims).

Documentation Requirements

Company Must Keep

Document	Retention
Original complaint	7 years
Investigation notes	7 years
Decision documentation	7 years
Communications	7 years

Customer Should Keep

Document	Purpose
Copies of all submissions	Reference
Company responses	Evidence
Transaction records	Support claims
Communication logs	Timeline

Timeline Summary

Stage	Timeframe
Acknowledgment	5 business days
Initial response	30 days
Appeal submission	15 days from response
Appeal decision	15 days from appeal

Support Team Role

Action	Responsibility
Receive complaint	Log and acknowledge
Escalate to CIO	With full documentation
Provide updates	Per agreed timeline
Implement decision	As directed
Close case	With proper documentation

Escalation Levels

Understanding the escalation hierarchy.

Level Overview

Level	Role	Handles
L1	Support Agent	Standard inquiries, basic troubleshooting
L2	Senior Support	Complex technical, extended issues
CIO	Chief Information Officer	Compliance, large financials, sensitive
CEO	Chief Executive Officer	Major approvals, USDT, large CSR

L1 - Support Agent

Responsibilities

- First response to all tickets
- Standard account questions
- Basic KYC guidance
- Deposit/withdrawal status checks
- Simple troubleshooting

Authority

Can Do	Cannot Do
Answer FAQs	Approve large withdrawals
Guide through processes	Override compliance holds
Check transaction status	Make exceptions to policy
Reset basic account issues	Access financial approvals

Resolution Target

- 80% of issues resolved at L1

- Response within 24 hours

- Resolution within 48 hours

L2 - Senior Support

Responsibilities

- Complex technical issues

- Multi-touch issues (3+ contacts)

- Account recovery

- Detailed transaction research

- Policy clarification

Authority

Can Do	Cannot Do
Deep investigation	CEO-level approvals
Account adjustments	Compliance decisions
Extended troubleshooting	Legal responses
Escalate to CIO	Termination reversals

Resolution Target

- Resolution within 72 hours

- Clear escalation or resolution

CIO Level

Handles

- Compliance concerns

- Large financial matters

- Termination appeals

- Legal/regulatory contacts

- Sensitive situations

Authority

Can Do	Cannot Do
Compliance decisions	Certain CEO approvals
Termination reviews	USDT withdrawals alone
Policy exceptions	Regulatory responses (legal)
Financial approvals under 300K	CSR withdrawals ≥300K alone

CEO Level

Handles

- CSR withdrawals ≥300,000

- USDT withdrawals (with CIO)

- Major policy exceptions

- Critical business decisions

Approval Matrix

Transaction	Approver
CSR under 300K	Standard process
CSR ≥ 300K	CEO required
USDT (any amount)	CEO + CIO required

How to Escalate

Process for escalating issues properly.

Before Escalating

Complete this checklist:

- ☐ Verified escalation is necessary (see When to Escalate)

- ☐ Gathered all relevant information

- ☐ Documented all previous actions

- ☐ Confirmed customer communication is logged

Required Information

For All Escalations

Field	Description
Ticket/Case ID	Reference number
Customer ID	Account identifier
Issue summary	Brief description (1-2 sentences)
Timeline	When issue started, contacts made
Actions taken	What was already tried
Why escalating	Specific trigger

For Financial Escalations

Also include:

Field	Description
Amount	Specific value
Currency	CSR, EUR, USDT, CAD
Transaction ID(s)	All relevant transactions
Current status	Pending, failed, etc.

For Compliance Escalations

Also include:

Field	Description
Violation type	What rule/policy
Evidence	Screenshots, logs
Risk assessment	Your evaluation

Escalation Steps

L1 → L2

1. Complete pre-escalation checklist
2. Update ticket with all gathered info
3. Change ticket status to "Escalated - L2"
4. Add internal note explaining escalation
5. Notify L2 queue (if urgent, ping directly)

L2 → CIO

1. Confirm CIO-level trigger exists
2. Prepare summary document
3. Email CIO with:

   - Subject: `[ESCALATION] Brief issue description`
   - Ticket reference
   - Summary
   - Recommended action (if any)

4. Update ticket as "Escalated - CIO"

CIO → CEO

1. CIO prepares executive summary
2. Includes recommendation
3. Schedules review or sends for approval
4. Documents decision

Communication During Escalation

To the Customer

Stage	Message
At escalation	"We're escalating this to our senior team for review"
During review	Updates every 48 hours
At resolution	Clear explanation of outcome

What NOT to Say

- Don't promise specific timelines
- Don't mention specific names/roles
- Don't guarantee outcomes
- Don't share internal processes

Tracking Escalations

Field	Purpose
Escalation date	When escalated
Escalation level	L2, CIO, CEO
Expected response	SLA for that level
Resolution date	When closed
Resolution type	Resolved, denied, referred

Urgent Escalations

For time-sensitive issues:

1. Follow normal process but add `[URGENT]` to subject
2. Directly contact the escalation point (don't just email)
3. Document why urgent
4. Stay available for follow-up questions

When to Escalate

Identifying situations that require escalation beyond standard support.

Automatic Escalation Triggers

Financial Triggers

Trigger	Escalate To
CSR withdrawal ≥300,000	CEO
Any USDT withdrawal	CEO + CIO
Disputed amount > €5,000	CIO
Suspected fraud	CIO immediately

Compliance Triggers

Trigger	Escalate To
Legal threat received	CIO → Legal
Regulatory inquiry	CIO immediately
Media/press contact	CIO immediately
Compliance violation report	CIO

Account Triggers

Trigger	Escalate To
Termination appeal	CIO
Suspected account takeover	L2 → CIO
KYC/KYB fraud detection	CIO
Multiple failed verifications	L2

Time-Based Escalation

If not resolved within:

Timeframe	Action
24 hours	Standard issue - stay at L1
48 hours	Consider L2 escalation
72 hours	Must escalate to L2
5 business days	CIO review required

Sentiment-Based Escalation

- **Customer frustrated:** Consider escalation
- **Repeated contacts (3+):** Escalate to L2
- **Threat to leave:** L2 review
- **Social media complaint:** CIO awareness
- **Legal language used:** CIO immediately

When NOT to Escalate

Keep at current level when:

- ☐ Issue is within standard process
- ☐ Just needs more time (within SLA)
- ☐ Information is still being gathered
- ☐ Customer is satisfied with progress

Escalation Checklist

Before escalating:

- ☐ All standard troubleshooting completed
- ☐ Issue clearly documented
- ☐ Customer communication logged
- ☐ Relevant screenshots/evidence attached
- ☐ Attempted resolution steps listed

Gray Areas

When uncertain, ask yourself:

1. Could this damage the company reputation?
2. Is there potential legal exposure?
3. Does this involve significant money?
4. Has standard process failed?
5. Is the customer at risk?

If yes to any → Escalate

KYC Issues

Troubleshooting identity verification problems.

In This Section

Issue	Description
Failed Overview	General verification failures
Document Rejected - Reasons	Why documents fail
Document Rejected - Fix	How to resolve
Name Mismatch	Names don't match
Address Issues	Address verification problems
Incomplete DOB	Date of birth issues
Expired ID	Document expiration

Common Causes

Cause	Frequency
Blurry documents	Very common
Name mismatch	Common
Expired documents	Common
Wrong document type	Occasional

Quick Fixes

Problem	First Step
Document rejected	Read rejection reason
Name mismatch	Check exact spelling
Address issue	Use recent document
Verification stuck	Check status in account

Address Issues

Resolving address verification problems.

Common Address Issues

Issue	Description
Document too old	Over 3 months old
Address doesn't match	Different from registration
No date visible	Can't verify recency
PO Box only	Need residential address
Incomplete address	Missing unit/apt number

Document Age Requirements

✅ Accepted	❌ Not Accepted
< 3 months old	> 3 months old
Dated document	No date visible
Recent statement	Old statements

Address Match Requirements

Your proof of address must show:

- Your full name
- Your residential address
- Date (within 3 months)
- From recognized issuer

Accepted Documents

Document	Requirements
Utility bill	Electric, gas, water, internet
Bank statement	From recognized bank
Government letter	Tax, official notice
Credit card statement	From recognized issuer

Not Accepted

❌ Not Accepted
Mobile phone bills (usually)
PO Box addresses
Business addresses (for personal)
Handwritten documents
Addressed mail (not official)

How to Fix

Document Too Old

1. Request fresh statement
2. Wait for next billing cycle
3. Download recent e-statement

Address Doesn't Match

If...	Then...
You moved	Update registration first
Typo in registration	Contact support to correct
Format difference	Ensure same format

No Residential Address

If you only have PO Box:

- Some utilities may not work
- Try bank statement
- Contact support for options

Tips

Tip	Why
Use e-statements	Always current
Check date prominently	Must be visible
Same address format	Avoid variations
Full address	Include apt/unit

Document Rejected - Fix

How to fix rejected documents.

By Rejection Reason

Blurry/Quality Issues

Fix
Use better lighting
Hold camera steady
Use higher resolution
Clean camera lens
Scan instead of photo

Cut Off/Incomplete

Fix
Show all four corners
Capture full document
Leave margin around edges
Check preview before submit

Expired Document

Fix
Get renewed document
Use alternative valid ID
Wait for renewal then submit

Name Mismatch

Fix
Use document with exact registered name
If legal name changed, provide proof
Contact support to update registration

See Name Mismatch for details.

Address Too Old

Fix
Get recent document (< 3 months)
Request fresh bank statement
Use recent utility bill

Wrong Document Type

Fix
Review accepted document list
Choose from approved types
Government-issued ID required

Resubmission Checklist

Before resubmitting:

- ☐ Identified exact rejection reason
- ☐ Fixed the specific issue
- ☐ Document is valid (not expired)

- ☐ Image is clear and complete

- ☐ All corners visible

- ☐ Text is readable

- ☐ Name matches registration

How to Resubmit

1. Log into account

2. Go to verification section

3. Start new submission

4. Upload corrected documents

5. Complete all steps

6. Submit for review

Tips for Success

Tip	Why
Good lighting	Prevents shadows
Flat surface	No warping
Direct angle	Reduces distortion
Clean lens	Sharper image
Steady hands	No blur

Document Rejected - Reasons

Why documents get rejected during verification.

Image Quality Issues

Reason	Description
Blurry	Image not in focus
Cut off	Corners or edges not visible
Glare	Light reflection obscuring text
Too dark	Can't read details
Too small	Resolution too low

Document Issues

Reason	Description
Expired	Document past validity date
Wrong type	Not an accepted document
Not government-issued	Unofficial document
Modified/altered	Signs of tampering
Foreign language	Needs translation

Information Issues

Reason	Description
Name mismatch	Different from registration
DOB mismatch	Different from profile
Address mismatch	Doesn't match other docs
Incomplete info	Missing required data

Address Document Specific

Reason	Description
Too old	Older than 3 months
No date visible	Can't verify recency
PO Box only	Need residential address
Different name	Must match your name

Selfie/Liveness Issues

Reason	Description
Face not visible	Obscured or cut off
Doesn't match ID	Different person
Photo of photo	Not live capture
ID not visible	In selfie requirement

Technical Issues

Reason	Description
File too large	Over size limit
Wrong format	Not JPG/PNG/PDF
Corrupted file	Won't open
Multiple pages missing	Incomplete submission

How to Check Your Reason

1. Log into account

2. Check verification status

3. View rejection message

4. Note specific reason

Then see Document Rejected - Fix.

Expired ID

When your identity document has expired.

Why Expired IDs Are Rejected

Reason
No longer legally valid
May not reflect current appearance
Compliance requirement
Cannot verify current identity

How to Check Expiry

Look for:

- Expiration date on document
- "Valid until" field
- Issue date + validity period

Solutions

Option 1: Renew Your ID

1. Apply for ID renewal through issuing authority
2. Receive new valid ID
3. Submit new ID for verification

Option 2: Use Different Valid ID

Alternative	Requirements
Passport	If valid
Driver's license	If valid
National ID	If valid

Use any unexpired government-issued photo ID.

Option 3: Temporary Solution

Some jurisdictions provide:

- Temporary ID while renewal processes
- Extension stickers
- Renewal receipts

Check if these are accepted (contact support).

Renewal Timelines

Document	Typical Renewal Time
Passport	2-8 weeks
Driver's license	1-4 weeks
National ID	Varies by country

While Waiting for Renewal

Status	What You Can Do
Account pending	Wait for new ID
Use alternative ID	If you have one
Contact support	Explain situation

Prevention

Tip	Action
Track expiration	Set calendar reminder
Renew early	Before it expires
Keep backup ID	Have alternative ready

Note

Expired IDs are never accepted regardless of:

- How recently they expired
- Reason for expiry
- Pending renewal

Incomplete DOB

Date of birth issues during verification.

What is This Issue?

Date of birth (DOB) on your ID doesn't match your registration, or is incomplete/unreadable.

Common Causes

Cause	Description
Typo during registration	Wrong date entered
Format difference	MM/DD/YYYY vs DD/MM/YYYY
DOB not visible on document	Covered or cut off
DOB unreadable	Blurry or damaged

How to Resolve

DOB Not Visible

Fix
Retake photo with DOB visible
Ensure entire document captured
Good lighting on DOB area

DOB Doesn't Match Registration

If...	Then...
Registration is wrong	Contact support to correct
Document is wrong	Use correct document
Format confusion	Clarify with support

Format Confusion

Different regions use different formats:

- US: MM/DD/YYYY
- Europe: DD/MM/YYYY
- ISO: YYYY-MM-DD

If your DOB is ambiguous (e.g., 03/04/1990):

- Contact support

- Clarify which format

- Request correction if needed

Correcting Registration DOB

If you registered with wrong DOB:

1. Contact support

2. Explain the error

3. Provide ID showing correct DOB

4. Request correction

5. Resubmit verification

Age Verification

Remember:

- Must be 18 or older

- DOB must confirm this

- No exceptions to age requirement

Prevention

When registering:

- Double-check DOB entry

- Verify format (MM/DD or DD/MM)

- Match exactly to ID

KYC Failed Overview

Understanding why verification fails.

What "KYC Failed" Means

Your identity verification was not approved. This can happen for various reasons.

Common Failure Reasons

- **Document quality:** Blurry, cut off, or unreadable

- **Document expired:** Past validity date

- **Name mismatch:** Doesn't match registration info

- **Address issue:** Not recent or doesn't match profile

- **Wrong document type:** Not an accepted format

How to Identify Your Issue

1. Check notification/email for specific reason
2. Review your uploaded documents
3. Compare to requirements
4. Identify the discrepancy

Next Steps by Issue

Issue Type	Go To
Document rejected	Document Rejected - Reasons
Name doesn't match	Name Mismatch
Address problems	Address Issues
DOB incomplete	Incomplete DOB
ID expired	Expired ID

General Resubmission Steps

1. Read the specific rejection reason
2. Gather correct/updated documents
3. Ensure quality (clear, complete)
4. Resubmit through account
5. Wait for review

Processing After Resubmission

Submission is immediate. Review typically takes 1-3 business days, after which you'll receive a decision.

Still Having Issues?

If you've tried multiple times:

1. Contact support with details
2. Include rejection reasons received
3. Describe what you've tried
4. Await guidance

Name Mismatch

When your name doesn't match between documents and registration.

What is Name Mismatch?

The name on your verification documents doesn't match the name on your account registration.

Common Causes

Cause	Example
Spelling variation	"John" vs "Jon"
Middle name	Included vs excluded
Maiden name	Marriage name change
Legal name change	Court-ordered change
Nickname	"William" vs "Bill"
Transliteration	Different alphabet conversions

How to Resolve

Option 1: Use Matching Document

If you have an ID that matches your registration:

1. Use that document instead
2. Resubmit verification

Option 2: Update Registration

If your legal name differs from registration:

1. Contact support
2. Request name update
3. Provide legal documentation
4. Wait for approval
5. Then complete verification

Option 3: Provide Supporting Documents

For variations (same person, different spellings):

1. Submit primary ID

2. Include supporting document showing both names

3. Explain the variation

Required Documentation for Name Changes

Type	Documents Needed
Marriage	Marriage certificate
Divorce	Divorce decree
Legal change	Court order
Transliteration	Explanation + supporting docs

What Won't Work

❌ Not Accepted
Documents with different person's name
Attempting verification under alias
Mismatched documents without explanation

Exact Match Required

Registration name must match ID exactly:

- Same spelling
- Same order (first/last)
- Same middle name (if included)

Prevention

When registering:

- Use name exactly as on government ID
- Check spelling carefully
- Include middle name if on ID

Payment Issues

Troubleshooting deposit and withdrawal problems.

In This Section

Issue	Description
Deposit Not Showing - EUR	Euro deposits
Deposit Not Showing - CAD	Canadian dollars
Deposit Not Showing - USDT	Crypto deposits
Withdrawal Delayed - Reasons	Why withdrawals wait
Withdrawal Delayed - Action	What to do
Wrong Amount	Amount discrepancies
Transaction Failed	Failed transactions

Processing Times Reference

Transaction	Normal Time
EUR deposit	1-3 business days
CAD deposit	1-3 business days
USDT deposit	Minutes (after confirmations)
Withdrawal	~5 business days

Before Contacting Support

Check:

- ☐ Has normal processing time elapsed?
- ☐ Was reference included (bank transfers)?
- ☐ Is account verified and active?
- ☐ Any error messages received?

Quick Diagnosis

Symptom	Likely Cause
Deposit missing	Processing time or missing reference
Withdrawal pending	Approval queue
Wrong amount	Fees or exchange rate
Transaction failed	Insufficient funds or details error

Deposit Not Showing - CAD

Canadian dollar deposit hasn't appeared in your account.

Normal Processing Time

Method	Time
EFT/Bank Transfer	1-3 business days

Troubleshooting Checklist

1. Wait the Full Processing Time

- ☐ Has 3 business days passed?
- ☐ Exclude weekends and bank holidays

2. Verify Reference Was Included

Your unique reference number must be included for auto-matching.

3. Check Bank Transfer Status

In your bank:

- Was the transfer completed?
- Is it pending?
- Was it rejected?

4. Verify Details Were Correct

Check you used:

- Correct account number
- Correct transit number
- Correct institution number

Common Causes

Cause	Solution
Still processing	Wait
Missing reference	Contact support
Wrong details	Check with your bank
Bank hold	Contact your bank

When to Contact Support

After 5+ business days with:

- Proof of transfer
- Transfer date and amount
- Account email
- Reference used

Resolution

Step	Action
Verify transfer sent	Bank confirmation
Confirm details	Match to requirements
Contact support	If still missing
Await resolution	Usually 1-3 days

Deposit Not Showing - EUR

Euro deposit hasn't appeared in your account.

Normal Processing Time

Method	Time
Bank transfer	1-3 business days

Troubleshooting Checklist

1. Wait the Full Processing Time

- ☐ Has 3 business days passed?
- ☐ Exclude weekends and holidays

2. Verify Reference Was Included

With Reference	Without Reference
Auto-matched	Manual matching needed
Faster processing	May be delayed

If you forgot the reference, contact support with:

- Transfer date
- Amount
- Sending bank details
- Proof of transfer

3. Check Bank Transfer Status

In your bank:

- Has the transfer been sent?
- Is it still processing?
- Did it fail?

4. Verify Bank Details Were Correct

Did you send to:

- Correct IBAN?
- Correct BIC/SWIFT?
- Correct account name?

Common Causes

Cause	Solution
Still processing	Wait
Missing reference	Contact support
Wrong bank details	Contact your bank
Bank rejected	Check with your bank

When to Contact Support

After 5+ business days with:

- Proof of transfer (bank statement)
- Transfer date and amount
- Your account email
- Reference used (if any)

Resolution Timeline

Stage	Time
Support investigation	1-2 days
Manual matching	1-2 days
Credit to account	After matching

Deposit Not Showing - USDT

USDT deposit hasn't appeared in your account.

Normal Processing Time

Network	Confirmations	Time
ERC-20	12	3-5 minutes
TRC-20	20	1-2 minutes

Critical First Check: Network

⚠️ **Did you use the correct network?**

You Selected	You Must Send Via
ERC-20 address	Ethereum network
TRC-20 address	Tron network

Wrong network = funds likely lost permanently.

Troubleshooting Checklist

1. Verify Network Match

- ☐ Network selected in account matches network sent from

2. Check Transaction Status

Get your TXID (transaction hash) and check:

- ERC-20: etherscan.io
- TRC-20: tronscan.org

Status	Meaning
Pending	Waiting for confirmations
Confirmed	Should appear soon
Failed	Transaction didn't complete

3. Confirm Enough Confirmations

Wait for required number of network confirmations.

4. Verify Address Was Correct

- ☐ Address exactly matches (copy-paste recommended)
- ☐ No extra characters added

Common Causes

Cause	Solution
Pending confirmations	Wait
Wrong network	Usually unrecoverable
Wrong address	Unrecoverable
Old address	Use fresh address from account
Below minimum (1 USDT)	Contact support

When to Contact Support

If transaction shows confirmed but not credited:

- Provide TXID

- Provide network used

- Provide amount

- Provide timestamp

Wrong Network?

If you sent to wrong network:

- Contact support immediately

- Recovery is unlikely but possible in rare cases

- Prevention is critical

Transaction Failed

When a deposit or withdrawal fails.

Common Failure Reasons

Deposits

Reason	Description
Bank rejected	Compliance or limit issue
Wrong details	IBAN/account error
Insufficient funds	At sending bank
Wrong network	USDT sent to wrong chain

Withdrawals

Reason	Description
Insufficient balance	Not enough in OCA
Account issue	Suspended or restricted
Bank rejected	Receiving bank issue
Invalid address	Crypto address error
Approval denied	Did not pass review

How to Identify the Cause

1. Check Error Message

Look in:

- Email notifications
- Account transaction history
- Status page for the transaction

2. Common Error Messages

Message	Meaning
"Insufficient funds"	Not enough balance
"Invalid details"	Bank/wallet info wrong
"Account restricted"	Your account has holds
"Rejected by bank"	Receiving bank refused

Resolution by Cause

Insufficient Funds

Action
Verify balance in correct wallet
Remember OCA is for commissions only
Deposits are not withdrawable

Invalid Details

Action
Double-check bank details
Verify wallet address exactly
Update and retry

Account Restricted

Action
Check account status
Resolve any compliance issues
Contact support if unclear

Bank Rejection

Action
Contact your bank
Verify account can receive
May need different account

Retry Process

1. Identify and fix the cause
2. Initiate new transaction
3. Double-check all details
4. Submit

When to Contact Support

- Error message is unclear
- Issue persists after fix
- Need help understanding cause
- Funds affected

Withdrawal Delayed - Action

What to do when your withdrawal is delayed.

Step-by-Step Actions

Step 1: Check the Timeline

Days Since Request	Action
< 5 business days	Wait — normal processing
5-7 business days	Check status in account
7+ business days	Contact support

Step 2: Check Your Account

1. Log into Back Office
2. View withdrawal status
3. Look for any messages or flags
4. Note the current status

Status	Meaning
Pending	In queue
Approved	Awaiting execution
Processing	Being sent
Completed	Done — check destination
Failed	Issue — read error message

Step 3: Verify Your Details

Confirm:

- ☐ Bank details are correct (fiat)
- ☐ Wallet address is correct (USDT)
- ☐ Account is verified and active
- ☐ No pending compliance issues

Step 4: Contact Support

If 7+ days with no progress:

Include in your message:

- Account email

- Withdrawal request date

- Amount requested

- Current status shown

- Any error messages

What Support Will Check

Item	Purpose
Request status	Where in process
Approval chain	Pending approvals
Account status	Any holds
Technical issues	System problems

If There's an Account Issue

Issue	Resolution
KYC incomplete	Complete verification
Account flag	Work with compliance
Details incorrect	Update and resubmit
Suspended	Resolve suspension first

Expected Resolution

Scenario	Timeline
Queue delay	Processed in order
Approval pending	After approval
Details correction	After update
Compliance review	Variable

Withdrawal Delayed - Reasons

Why withdrawals may be delayed.

Normal Processing Time

Stage	Time
Request to approval	1-2 business days
Approval to execution	1-2 business days
Bank/network processing	1-3 days
Total typical	~5 business days

Reasons for Delay

Approval Queue

Reason	Description
Volume	Many requests ahead of yours
Timing	Submitted after Friday cutoff
Holidays	Non-business days

Additional Review Required

Trigger	Why
Large amount	≥300K CSR needs CEO approval
First withdrawal	May need extra verification
Account flags	Compliance review
USDT withdrawal	Dual approval (CEO + CIO)

Account Issues

Issue	Impact
KYC incomplete	Cannot process
Account suspended	On hold
Compliance review	Waiting for clearance

Technical Issues

Issue	Impact
Bank details incorrect	Returned, re-process
Wallet address error	May delay
System processing	Occasional delays

Withdrawal Priority

Type	Processing
Standard amounts	Normal queue
Large amounts	Additional approval time
USDT	Dual approval required

Exceptional Delays

In exceptional cases, withdrawals may take up to 11 weeks. Reasons include:

- Complex compliance reviews
- External regulatory requirements
- Investigation pending
- Technical issues
- Liquidity management / cash flow constraints

CEO Prioritization

The CEO may prioritize certain withdrawals to:

- Maintain member relationships
- Manage cash flow effectively
- Address urgent financial needs
- Process out-of-sequence for strategic reasons

Next Steps

See Withdrawal Delayed - Action for what to do.

Wrong Amount Credited

When the amount in your account doesn't match what you sent.

Common Causes

Cause	Explanation
Processing fees	Bank or network fees deducted
Exchange rate	Currency conversion applied
Partial credit	Only part received so far
Error	Genuine mistake

By Transaction Type

Bank Transfer (EUR/CAD)

Possible Cause
Intermediary bank fees
Sending bank fees
Exchange rate (if converted)

USDT

Possible Cause
Network gas fees (paid by sender usually)
Partial send
System error

How to Verify

1. Calculate Expected Amount

Your Sent	Minus Fees	Expected Credit
$1,000	~$0-30 (typical)	~$970-1,000

2. Check Transaction Records

- Your bank statement

- Blockchain explorer (USDT)

- Account transaction history

3. Compare

Sent	Credited	Difference
Amount	Amount	Gap

Significant Discrepancy?

If the difference is more than expected fees:

1. Gather documentation:

   - Proof of amount sent

   - Bank statement or TXID

   - Amount credited screenshot

2. Contact support with:

   - Transaction details

   - Discrepancy amount

   - Supporting documents

Resolution Process

Step	Action
Report	Submit ticket with details
Investigation	Support reviews
Resolution	Credit adjustment if error confirmed

Prevention Tips

Tip	Why
Send exact amounts	Easier to track
Note all fees	Know what to expect
Use same method	Consistency
Keep records	For reference

Privacy Issues

Handling privacy requests, GDPR inquiries, and email subscription management.

Common Privacy Requests

Request Type	Response Time	See
Data access request (GDPR Art. 15)	30 days	Data Access Requests
Data deletion request (GDPR Art. 17)	30 days	Data Deletion Requests
Email unsubscribe	Immediate	Email Subscription Issues
Cookie preferences	Immediate	Cookie Policy

Quick Reference

GDPR Rights Summary

Right	Description	Applicable?
Right of Access	Request copy of personal data	Yes
Right to Rectification	Correct inaccurate data	Yes
Right to Erasure	Request deletion of data	Conditional
Right to Restrict Processing	Limit how data is used	Yes
Right to Data Portability	Receive data in machine-readable format	Yes
Right to Object	Object to certain processing	Yes

When Deletion is NOT Possible

Data cannot be deleted when:

- Legal obligations require retention (AML, tax records)
- Ongoing dispute or investigation
- Active financial transactions pending
- Required to establish, exercise, or defend legal claims

Escalation Path

Complexity	Handler
Standard requests	Support Team
Complex requests	CIO review
Legal disputes	CEO + Legal counsel

Related Documentation

- Privacy Policy
- Cookie Policy
- Terms (Common)

Data Access Requests

Handling GDPR Article 15 subject access requests.

What is a Data Access Request?

Under GDPR, individuals have the right to:

- Obtain confirmation that their data is being processed
- Access their personal data
- Receive information about how their data is used

Request Handling Checklist

Step 1: Verify Identity

- ☐ Confirm requester's identity matches account holder
- ☐ Request ID verification if submitting via email (not logged in)
- ☐ Check email matches registered account email
- ☐ Document verification method used

Step 2: Acknowledge Receipt

Action	Timeline
Send acknowledgment email	Within 48 hours
State expected completion date	Within 30 days of verified request
Provide reference number	Immediately

Template acknowledgment:

> *"We have received your data access request dated [DATE]. Your request reference is [REF]. We will respond within 30 days as required by GDPR. If we need additional information to verify your identity, we will contact you."*

Step 3: Gather Data

Collect data from all sources:

System	Data Types
Corsair Connect	Profile, transactions, commissions, wallet history
CSRnow	CSR holdings, retirement records, Hall of Fame entries
Support	Ticket history, communications
KYC/KYB	Verification documents, approval records

Step 4: Prepare Response

The response must include:

Category	Information to Provide
Purposes	Why data is processed
Categories	Types of personal data held
Recipients	Who data has been shared with
Retention	How long data will be stored
Rights	Their rights to rectification, erasure, restriction
Source	Where data was obtained (if not from them)
Automated decisions	Any profiling or automated decision-making

Step 5: Deliver Response

Delivery Method	When to Use
Secure portal download	Preferred method
Encrypted email	If portal not available
Registered mail	If specifically requested

Response Timeline

Stage	Deadline
Acknowledgment	48 hours
Initial response	30 days
Extension (complex requests)	+60 days with notification

Extension only permitted when:

- Request is complex
- Multiple requests received from same individual
- Member notified within original 30 days with reasons for extension

Data Format

Provide data in:

- **Structured format** (CSV, JSON) for portability
- **Readable summary** (PDF) explaining what the data means
- **Original documents** (KYC images) if specifically requested

Common Scenarios

Scenario: Member wants all their data

1. Verify identity
2. Export from all platforms
3. Package with explanatory cover letter
4. Deliver securely within 30 days

Scenario: Request via third party (e.g., lawyer)

1. Require written authorization from account holder
2. Verify authorization is genuine

3. Confirm identity of both parties

4. Proceed as normal once verified

Scenario: Excessive or repeated requests

Situation	Response
First request	Process normally (free)
Same data, short timeframe	May charge reasonable fee or refuse
Clearly unfounded/excessive	May refuse with explanation

Escalation

Escalate to CIO if:

- Request involves disputed data

- Member claims data is inaccurate

- Legal representative is involved

- Request overlaps with ongoing investigation

Documentation

Record in support system:

- Request received date

- Verification method

- Data sources checked

- Response sent date

- Delivery confirmation

Data Deletion Requests

Handling GDPR Article 17 "Right to Erasure" requests.

What is a Data Deletion Request?

Under GDPR, individuals can request deletion of their personal data. However, this right is **not absolute** and subject to exceptions.

When Deletion IS Permitted

Condition	Example
Data no longer necessary	Account inactive, no pending transactions
Consent withdrawn	Member withdraws marketing consent
Unlawful processing	Data collected without proper basis
Legal obligation	Court order to delete

When Deletion is NOT Permitted

Reason	Explanation
Legal obligation	AML records must be retained (5-7 years)
Legal claims	Data needed to establish, exercise, or defend claims
Pending transactions	Financial records require retention
Active investigation	Compliance or fraud investigation ongoing
Tax records	Required for tax compliance
Active Business License	Account with active license cannot be fully deleted

Request Handling Process

Step 1: Verify Identity

- ☐ Confirm requester's identity matches account holder
- ☐ Document verification method
- ☐ Check for power of attorney if third party

Step 2: Assess Eligibility

Check for blockers:

Blocker	Action
Active Business License	Cannot delete until license expires/cancelled
Pending withdrawal	Cannot delete until processed
Ongoing investigation	Escalate to CIO immediately
Outstanding balance	Cannot delete until resolved
Transaction history < 7 years	Must retain for AML compliance

Step 3: Determine Scope

Data Type	Can Delete?	Reason
Profile name/email	Partial	Anonymize but retain record
Marketing preferences	Yes	Full deletion
Transaction history	No	AML/tax retention
KYC documents	After retention period	Regulatory requirement
Commission records	No	Tax/AML retention
Support tickets	Yes	Unless relevant to legal claim
Login history	After retention period	Security requirement

Step 4: Execute or Decline

If eligible:

1. Anonymize personal identifiers
2. Delete non-essential data
3. Retain required records with minimized data
4. Document what was deleted vs retained

If not eligible:

1. Explain specific reasons for refusal
2. Cite legal basis for retention
3. Explain when deletion may become possible
4. Inform of right to complain to data protection authority

Response Templates

Partial Deletion (Most Common)

"We have processed your deletion request dated [DATE].

Deleted: *Marketing preferences, support tickets, profile photo*

Retained (legal obligation): *Transaction history, commission records, KYC verification records*

These records are retained for [X] years to comply with anti-money laundering regulations and tax requirements. After this period, they will be automatically deleted.

You retain the right to lodge a complaint with your local data protection authority if you disagree with this decision."

Cannot Delete (Active Account)

"We cannot process your deletion request at this time because your account has an active Business License expiring [DATE].

To proceed with deletion:

  1. Allow your Business License to expire (or request cancellation)

  2. Withdraw any available commission balance

  3. Resubmit your deletion request

We will retain your request on file and can process it once these conditions are met."

Cannot Delete (Investigation)

"We are unable to process your deletion request at this time due to an ongoing review of your account. We will contact you when this review is complete. You retain the right to lodge a complaint with your local data protection authority."

Timeline

Stage	Deadline
Acknowledgment	48 hours
Decision communicated	30 days
Deletion executed	30 days from decision
Third parties notified	30 days (if data was shared)

Escalation Triggers

Escalate to CIO immediately if:

- Request received during active investigation
- Member threatens legal action
- Request involves business entity (KYB)
- Unusual circumstances or complex history

Post-Deletion

After deletion is executed:

- ☐ Confirm deletion to member in writing
- ☐ Document what was deleted and what retained
- ☐ Note legal basis for any retained data
- ☐ Update internal records
- ☐ Notify any third parties who received the data

Email Subscription Issues

Managing email preferences, unsubscribe requests, and marketing communications.

Types of Email Communications

Type	Can Unsubscribe?	Notes
Marketing emails	Yes	Promotional content, offers
Newsletter	Yes	General updates, news
Transactional emails	No	Order confirmations, receipts
Account security	No	Password resets, security alerts
Required notices	No	Terms changes, regulatory notices
Commission notifications	Configurable	Weekly pay run notifications

Common Issues

"I clicked unsubscribe but still receive emails"

Diagnosis checklist:

Check	Action
Email type	Was it a transactional/security email? (Cannot unsubscribe)
Timing	Unsubscribe takes up to 48 hours to process
Multiple lists	May need to unsubscribe from each list separately
Different email	Are they receiving at a different email address?

Resolution:

1. Verify which email type they're receiving

2. If marketing: manually remove from all marketing lists

3. Confirm unsubscribe in system

4. Send confirmation email

5. Monitor for 7 days to ensure resolved

"I never signed up for emails"

Possible causes:

Cause	Resolution
Account creation	All accounts receive transactional emails
Partner signed them up	Check referral chain, remind Partner of spamming rules
Email forwarding	Check if another account forwards to them
Spoofed sender	Verify email actually came from our domain

If Partner signed up without consent:

1. Document the incident
2. Unsubscribe the complainant immediately
3. Issue warning to Partner (spamming violation)
4. Repeat offenses = escalate to CIO

"I want to receive emails again"

Re-subscription process:

1. Member logs into account
2. Navigate to email preferences
3. Select desired email types
4. Confirm via double opt-in email

Support assistance:

1. Verify identity
2. Confirm they want to re-subscribe
3. Update preferences in system
4. Send confirmation email

Managing Preferences

Member Self-Service

Members can manage preferences at:

- **Corsair Connect:** Profile > Email Preferences
- **CSRnow:** Account Settings > Notifications

Support-Assisted Updates

Action	Verification Required
Unsubscribe from marketing	Email request sufficient
Change email address	Identity verification required
Resubscribe	Double opt-in confirmation

Spamming Complaints

If member reports receiving spam from Partner

Step	Action
1	Document complaint with email headers/evidence
2	Identify the Partner who sent the communication
3	Review Partner's Terms (Partner) Section 3.3
4	Issue formal warning to Partner
5	Repeat offense = escalate for disciplinary action

Partner spamming policy reminder

Per Terms (Partner) Section 3.3:

> *"You must use email and communication tools appropriately. The act of sending unsolicited commercial emails or other communication is forbidden, and the Company does not permit the use of spamming."*

Email Deliverability Issues

"I'm not receiving any emails"

Troubleshooting:

Check	Resolution
Spam/junk folder	Check spam folder, mark as "not spam"
Email address correct	Verify email in account profile
Domain blocking	Check if corporate email blocks our domain
Full mailbox	Advise to clear mailbox
Typo in email	Correct email address in profile

For persistent issues:

1. Verify email address is correct

2. Request member add our domain to safe sender list

3. Try sending to alternate email

4. If enterprise email, may need IT whitelisting

Adding Safe Senders

Instruct members to add these domains to safe senders:

- `@corsairconnect.com`

- `@csrnow.com`

Documentation

For all email preference changes:

- ☐ Document the request and date

- ☐ Note which preferences changed

- ☐ Record verification method

- ☐ Confirm change to member

Escalation

Escalate to CIO if:

- Member threatens legal action over emails

- Partner has multiple spamming complaints

- Suspected email list sharing or selling

- Bulk unsubscribe requests (possible data breach indicator)

Legal

Privacy, cookies, and terms of service

Legal Documents

Official legal policies and terms governing Corsair Connect platforms.

Document Overview

Document	Purpose	Applies To
Privacy Policy	Data collection, use, and protection	All users
Cookie Policy	Cookie usage and preferences	All site visitors
Terms (Common)	General site use terms	All users
Terms (Service)	PNP purchase terms	Service purchasers
Terms (Partner)	IA agreement terms	Independent Associates

Combined Terms

The **Combined Terms** refers to the totality of provisions in:

- Terms and Conditions (Common)
- Terms and Conditions (Service)
- Terms and Conditions (Partner)
- Privacy Policy
- Cookie Policy
- Disclaimer

All users are bound by the Combined Terms when using Corsair Connect platforms.

Document Updates

Property	Detail
Privacy Policy	Last updated: 18 February 2022
Cookie Policy	Last updated: 18 February 2022
Terms (Common)	Last updated: 11 April 2024
Terms (Service)	Last updated: 11 April 2024
Terms (Partner)	Last updated: 21 August 2024

Documents are updated periodically. Users are notified of material changes via prominent notice on the Site.

Age Requirement

You must be **18 years old** to use the Site. Users under 18 should exit immediately.

Contact

For legal inquiries, use the "Contact Us" section on the Site.

Cookie Policy

Last updated: 18 February 2022

1. Definitions

Expressions in this document have the meanings stated in the Definitions and Interpretations of the Terms document provided on the Site.

2. Acknowledgment

This Cookie Policy explains what Cookies are and how We use them. You should read this policy to understand:

- What type of Cookies We use

- The information We collect using Cookies

- How that information is used

Cookies do not typically contain information that personally identifies a user, but personal information that We store about You may be linked to information stored in and obtained from Cookies.

For further information on how We use, store, and keep your personal data secure, see our Privacy Policy.

We do not store sensitive personal information (such as mailing addresses, account passwords, etc.) in the Cookies We use.

3. Types of Cookies We Use

Cookies can be **Persistent** or **Session** Cookies:

Type	Behavior
Persistent Cookies	Remain on your device when You go offline
Session Cookies	Deleted as soon as You close your web browser

We use both session and persistent Cookies for the following purposes:

3.1 Necessary / Essential Cookies

Property	Detail
Type	Session Cookies
Administered by	Us
Purpose	Essential for providing services and enabling features. Help authenticate users and prevent fraudulent use of accounts. Without these Cookies, the services You have asked for cannot be provided.

3.2 Functionality Cookies

Property	Detail
Type	Persistent Cookies
Administered by	Us
Purpose	Remember choices You make (login details, language preference). Provide a more personal experience and avoid re-entering preferences every time You use the Site.

4. Your Choices Regarding Cookies

If You prefer to avoid the use of Cookies on the Site:

1. **Disable Cookies** — Disable the use of Cookies in your browser
2. **Delete Cookies** — Delete the Cookies saved in your browser associated with the Site

You may use this option for preventing the use of Cookies at any time.

Note: If You do not accept Our Cookies, You may experience some inconvenience in Your use of the Site and some features may not function properly.

For instructions on deleting or refusing Cookies, please visit your web browser's official web pages.

5. Changes to This Document

We may update this document from time to time. We will notify You of changes by:

- Posting the new version on the Site

- Providing prominent notice on Site prior to material changes

- Updating the "Last Updated" date

You are advised to review this document periodically. Changes are effective when posted on the Site.

6. Contact Us

You can contact Us by visiting the "Contact Us" section of the Site.

Privacy Policy

Last updated: 18 February 2022

1. Definitions

Expressions in this document have the meanings stated in the Definitions and Interpretations of the Terms (Site) document.

2. Acknowledgment

This Privacy Policy describes our policies and procedures on the collection, use, and disclosure of Your data when You use the Site and tells You about Your privacy rights and how the law protects You.

We use Your Personal Data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Policy.

3. Collecting and Using Your Personal Data

3.1 Personal Data

We may ask You to provide Personal Data including:

- Email address

- Name

- Phone number

- Address

3.2 Usage Data

Usage Data is collected automatically and may include:

Data Type	Examples
Device information	Device type, unique ID, operating system, IP address
Browser information	Browser type and version
Site activity	Pages visited, time and date, time spent on pages
Diagnostic data	Error logs, performance metrics

3.3 Use of Your Personal Data

We may use Personal Data for:

- **Site maintenance** — Providing and monitoring usage of the Site
- **Account management** — Registering, managing, and administering Your Account
- **Contract performance** — Fulfilling agreements or purchases
- **Communications** — Contacting You via post, email, phone, SMS, or push notifications
- **Marketing** — Providing news, offers, and information about similar goods/services (unless opted out)
- **Request management** — Attending to and managing Your requests
- **Business transactions** — Mergers, acquisitions, restructuring, or asset sales
- **Analytics** — Data analysis, usage trends, campaign effectiveness, and experience improvement

3.4 Sharing Your Personal Data

We may share Your Personal Data:

Recipient	Purpose
Service Providers	Monitor/analyze Site usage, contact You
Business buyers	During mergers, sales, financing, acquisitions
Affiliates	Required to honor this Privacy Policy
Business partners	Offer products, services, promotions
Other users	When You share publicly or interact with others

3.5 Retention of Your Personal Data

We retain Personal Data only as long as necessary to:

- Comply with legal obligations

- Resolve disputes

- Enforce legal agreements and policies

Usage Data is generally retained for shorter periods, except when used for security, functionality improvements, or legal requirements.

3.6 Transfer of Your Personal Data

Your information may be transferred to and maintained on computers outside Your jurisdiction where data protection laws may differ.

Your consent to this Privacy Policy followed by submission of Personal Data represents Your agreement to that transfer.

We take all steps reasonably necessary to ensure Your Personal Data is treated securely. No transfer will occur to an organization or country without adequate controls in place.

3.7 Disclosure of Your Personal Data

Business Transactions: If We are involved in a merger, acquisition, or asset sale, Your Personal Data may be transferred. We will provide notice before Your Personal Data becomes subject to a different Privacy Policy.

Law Enforcement: We may disclose Your Personal Data if required by law or in response to valid requests by public authorities.

Other Legal Requirements: We may disclose Your Personal Data in good faith belief that such action is necessary to:

- Comply with a legal obligation

- Protect and defend Our rights or property

- Prevent or investigate possible wrongdoing

- Protect the personal safety of any User or the public

- Protect against legal liability

3.8 Security of Your Personal Data

The security of Your Personal Data is important to Us. While We strive to use commercially acceptable means to protect Your Personal Data, no method of transmission over the Internet or electronic storage is 100% secure. We cannot guarantee absolute security.

4. Children's Privacy

The Site is **not available** for use by anyone under the age of **13** without written parental consent. Even with parental consent, availability to anyone under 13 is entirely at Our discretion.

We do not knowingly collect Personal Data from anyone under 13. If You are a parent or guardian aware that Your child has provided Us with Personal Data, please contact Us. If We become aware of collection from anyone under 13 without verified parental consent, We take steps to remove that information from Our servers.

5. Links to Other Websites

Our Service may contain links to websites not operated by Us. If You click on a third-party link, You will be directed to that third party's site.

We strongly advise You to review the Privacy Policy of every website You visit.

We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party websites or services.

6. Changes to This Document

We may update this document from time to time. We will notify You of changes by:

- Posting the new version on the Site
- Providing prominent notice on Site prior to material changes
- Updating the "Last Updated" date

You are advised to review this document periodically. Changes are effective when posted on the Site.

7. Contact Us

You can contact Us by visiting the "Contact Us" section on the Site.

Terms and Conditions (Common)

Last updated: 11 April 2024

These Terms outline the rules for using the Site and define the relationship between You and the Company.

1. Definitions

Term	Definition
Company	The corporate entity referenced in the "Company Details" section of the Sites
Site	The website accessible at the URL provided in the "Company Details" section
You/User	A natural or legal person who is a visitor, member, affiliate, vendor, customer, client, merchant, influencer, or contributor exposed to the Site and/or Service content
Team	Any natural or legal person who contributes to the Site
Any Reason	Any reason or no reason at all. We are never obliged to explain our actions
Service Provider	Any natural or legal person who processes data on Our behalf
Terms	These Terms and Conditions forming an agreement between You and Us
Terms (Service)	Terms forming an agreement between Service buyers and Us
Terms (Partner)	Terms forming an agreement between Partners and Us
Cookies	Small files placed on Your device containing browsing history details
Content	Any material accessible by directly or indirectly accessing the Site
Author	A natural or legal person (excluding Us) contributing to Site content
User Content	Content constituting the views and opinions of Authors
Authorized Officer	The CEO of the Company or other individual authorized by Us
Usage Data	Data collected automatically from Site or Service use
Personal Data	Any information relating to an identifiable User
Service	The Plastic Neutrality Packages available for purchase on the Site
Partners	Any natural or legal person operating as an independent affiliate
Combined Terms	The totality of Terms, Terms (Service), Terms (Partner), Cookie Policy, Privacy Policy, and Disclaimer

2. Exclusion of Headings

Headings and subheadings are used solely for convenience and organization. They do not constitute part of the agreement and should not be relied upon for interpretation.

3. Acknowledgment

3.1 Acceptance

To access and use the Site, you must accept and adhere to these Terms. If You engage with the Site in any manner, it implies You agree to these Terms.

3.2 Non-Acceptance

If You do not agree with any portion of these Terms, please refrain from using the Site.

3.3 Age Requirement

You must be 18 years old to use the Site. If You are under 18, You should exit the Site now.

3.4 Supplementary Terms

Your use of the Site is subject to acceptance of the Combined Terms. Review these documents in detail before engaging with the Site.

4. Links to Other Websites

- **Third-party Links:** Our Site may provide links to websites or services We do not own or control
- **No Oversight:** We are not responsible for the content or policies of external websites or services
- **Liability Disclaimer:** We will not be held accountable for issues, losses, or damages arising from Your use of external sites
- **User Precaution:** Review terms and conditions of any external site before using

5. Access Suspension or Termination

We reserve the right to suspend or terminate Your access to the Site **immediately, without any prior notification**, for any reason, especially if You breach or do not agree to the Combined Terms.

Effect of Termination: Your right to use the Site ends immediately upon termination.

6. Limitation of Liability

6.1 Liability Cap

The entire liability of the Company and its suppliers under any provision of the Combined Terms shall be limited to:

- The amount actually paid by You for use of the Site, **OR**
- **100 Euro** if You haven't paid anything

6.2 Exclusion of Certain Damages

To the maximum extent permitted by law, We shall not be liable for any special, incidental, indirect, or consequential damages whatsoever, including but not limited to:

- Loss of profits

- Loss of data or other information

- Business interruption

- Personal injury

- Loss of privacy

This applies even if We have been advised of the possibility of such damages.

6.3 Specific Disclaimers

The Company shall not be held responsible for damages resulting from:

- Unauthorized access to or use of Company data/information

- Hacking, security breaches, or unauthorized access to Company platforms

- Hardware or software failures or malfunctions

- Network connection faults, disruptions, or outages

6.4 Jurisdictional Considerations

Some jurisdictions do not allow exclusion of implied warranties or limitation of liability for incidental/consequential damages. In these jurisdictions, liability will be limited to the greatest extent permitted by law.

7. Site Provision and Warranty Disclaimer

7.1 As-Is Basis

The Site is made available to You **with all existing faults and issues without warranties**. The Company does not guarantee that the Site will be free from defects.

7.2 No Warranties

The Company rejects all warranties, whether explicit or implied, including guarantees that the Site:

- Is of merchantable quality

- Is suitable for a specific use

- Holds ownership rights

- Does not infringe on other parties' rights

7.3 No Assurances

The Company does not assure or claim:

- The Site will work without disruptions or be error-free

- The Site will always be available

- Data, content, or products are accurate, dependable, or up-to-date

- Communications will be free from malicious software

8. Governing Law and Jurisdiction

Applicable Law: The Terms are governed by the laws of the country where the Company is registered unless otherwise informed.

Compliance with Local Laws: When using the Site, You may need to follow local, state, national, or international laws.

9. Disputes Resolution

If You have issues or disagreements regarding the Site, please contact Us first to try and resolve the matter amicably.

10. Applicable Provisions

You might be entitled to the benefits of the compulsory laws of the country where You reside.

11. Compliance with United States Regulations

You confirm and guarantee that:

- You are **not** situated in a country subjected to a United States government embargo or identified as supporting terrorism
- You are **not** on any United States government banned or restricted individuals list

12. Severability and Waiver

Severability: If any part of the Combined Terms is found invalid or unenforceable, that part will be adjusted to best reflect its original intent within the bounds of law.

Waiver: Not acting upon a right or obligation does not prevent either party from doing so in the future. Forgiving a single breach does not imply forgiveness for future breaches.

13. Translation and Interpretation

Translations: The definitive and authoritative version is the English text.

Discrepancies: In case of discrepancies between translations, the English version prevails.

14. Modifications to the Terms

At Our sole discretion, we may alter or update these Terms. By continuing to use the Site, You indicate Your agreement to these Terms and any subsequent modifications.

15. Contact Us

- **Website Inquiry:** Visit the "Contact Us" section on the Site

- **Mail Inquiry:** Write to the company address provided on the Site

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Terms and Conditions (Partner)

Last updated: 21 August 2024

These Terms (Partner) are an **addendum** to Terms (Common) and govern Your activities as a Partner (Independent Associate).

1. Addendum

Together, the Terms (Common) and these Terms (Partner) are referred to as "Terms" in this document.

2. Acknowledgment

- **Acceptance:** Your continued position as a Partner is conditional on Your acceptance of and compliance with the Combined Terms
- **Binding Agreement:** Your continued position as a Partner confirms You are willingly entering into a binding agreement. If any component is not acceptable, suspend your activities as a Partner

3. Partner Obligations

3.1 Conduct Standards

Obligation	Requirement
Good Faith	Conduct yourself with honesty, integrity, and fairness in all interactions
Continuous Update	Keep informed of progress and requirements through Company calls, announcements, and site materials
No Spamming	Use email and communication tools appropriately. Unsolicited commercial emails are forbidden
Ambassador Role	Present the Company positively and appropriately at all times

3.2 Non-Compete

Unless authorized in writing by an Authorized Officer, You are **prohibited while holding an active Business License** from being, directly or indirectly, a member of another network marketing company.

3.3 Independent Status

Your role is that of an **independent contractor**, not an employee or legal agent of the company. No employment rights are conveyed.

3.4 Other Requirements

- **Taxation:** You must manage and report your own taxes

- **Affiliation:** Ensure it is clear in all communications that you are an independent Partner, not an employee or officer
- **Media Contact:** If media contacts you about the Company, do not respond and immediately inform Us

4. Company Rights and Obligations

Right/Obligation	Detail
Resource & Support	We are committed to offering resources and support to partners
Dynamic Resources	Specific resources may change (branding, training, ads, or none)
Compensation Framework	We will operate a compensation plan as defined and communicated
Compensation Adjustments	The compensation plan may change at Our sole discretion
Assignment	The Company can pass on this Agreement to others at its discretion

4.1 Conflict Resolution

If You do not agree with the compensation plan:

1. Cease activities as a Partner
2. Consider Your position suspended
3. Communicate your concern to Us
4. We will determine if the situation can be resolved or if Your position should be terminated

5. Number of Accounts

Rule	Detail
Standard Limit	**One account** directly or indirectly controlled
Additional Accounts	Only with written approval from the Company
Sanctions for Excess	May result in suspension/termination of all accounts and **annulment of all wallet funds without warning**
Re-registration	You may NOT abandon/delete an account and open a new one under another sponsor

6. Account Control and Management

- **Third-party Management:** You're prohibited from overseeing or controlling other members' accounts without explicit written consent of an Authorized Officer

- **Consequences:** Unauthorized control may result in suspension or termination of all related accounts without notice

7. Account Security

- **Confidentiality:** Do not share account access details (login password, transaction password) with anyone
- **Implications:** Sharing credentials immediately releases the Company from all obligations to You. Account may be suspended or terminated without notice

8. Account Changes

Change Type	Policy
Account Transfers	Require explicit written authorization of an Authorized Officer
Name Changes	Require prior approval from the Company
Sponsor Changes	**Never permitted** — protects integrity of all Partners' hard work

9. Abandoned Partner Accounts

9.1 Active Participation Required

Your position as a Partner requires ongoing involvement and support of the company's mission.

9.2 Dormancy Consequences

Status	Timeline	Effect
Abandoned	12 months inactive	Account set to "Abandoned," back office access restricted, **all wallet balances reset to zero**
Company Reclaim	18 months dormant	Account may be permanently taken back and/or re-allocated

Note: Accounts with an Active Business License are not considered Abandoned.

9.3 Reinstatement

- **Application:** You can apply for re-activation. We are not obliged to re-activate any abandoned account
- **Permanent Deactivation:** Once reclaimed or re-allocated, re-activation is no longer possible

10. Account Reallocation

- **Re-allocation:** If Your account falls into any status other than Active, the Company may re-assign control to another person without notice
- **Rationale:** Ensures sustained support for the partner network
- **Finality:** Once re-allocated, it cannot be reversed and no payment or compensation will be made to the previous holder

11. KYC/KYB

Requirement	Detail
Compliance	The Company implements KYC and KYB processes to adhere to regulatory requirements
Accuracy	You must provide accurate and honest information at all times
Prohibitions	False KYC/KYB data or impersonating a third party is forbidden
Consequences	Immediate termination and permanent exclusion from holding an account

12. Use of Funds

Stage	Permitted Use
Pre-KYC/KYB	Deposited funds for product purchases only
Post-KYC/KYB Approval	Commissions may also be used for product purchases

13. Market Price of CSR

- **Market Influences:** CSR valuation is tied to market conditions including supply, demand, sentiment, and external factors
- **Financial Disclaimer:** The Company disclaims responsibility for any financial consequences (losses or profits) from fluctuations in CSR value

14. Gift Code Validity

Aspect	Policy
Purpose	Purchased and redeemed for packages, products, or business licenses
Finality	Redemption is final and cannot be undone or reversed
Expiration	Must be redeemed within expiration time shown in "My Purchased Gift Codes"
Source	End user shall purchase exclusively from the Company
Resale	Partners are **prohibited** from reselling Gift Codes
Regional Codes	Only redeemable by members registered in that region

15. Deposits

Aspect	Policy
Currency Acceptance	Various currencies as specified on the site (subject to change)
Currency Verification	Partner's responsibility to confirm validity before depositing
Procedure	Detailed on the site; Partners must adhere strictly
Incorrect Deposits	At Partner's risk; funds may be permanently lost
Processing	Reasonable endeavors to process promptly
Discretion	Company may decline deposit requests for Any Reason

16. Withdrawals

Aspect	Policy
Eligibility	Only members with **active Business License**
Eligible Funds	Commissions credited to OCA only (not deposits or transfers)
Minimum	**€150**
Maximum	**€3,000** per transaction
Concurrent Requests	One withdrawal at a time
Incorrect Details	May lead to permanent loss of funds
Processing Time	Usually up to 5 working days (may be delayed)
Discretion	Company may decline withdrawal requests for Any Reason

17. Currency Conversion

- **Deposits:** All deposits converted to Euros (€) for all transactions
- **Withdrawals:** Requested in Euros; may be converted to alternative currencies for transfer
- **Exchange Rate Disclaimer:** Company is not accountable for exchange rate fluctuations or resulting losses

18. Termination as a Partner

18.1 Grounds

We may suspend or terminate Your position **immediately, without prior notice or liability**, for Any Reason, including breach of Terms (Partner).

18.2 Immediate Consequences

Upon suspension or termination:

- Authority to operate as Partner ceases immediately
- All benefits from being a network member cease

18.3 Asset Retention

The Company may remove and hold as its own any wallet balances and unissued CSR to partially offset losses. This does not limit further action for breach of terms.

19. Business License

Aspect	Policy
Necessity	Required to operate as a Partner
No-Charge Jurisdictions	Where local laws prohibit payment, license provided free
Relocation (to paid region)	Must purchase license after current one terminates
Relocation (to free region)	Complimentary renewal upon expiry
Genuineness	Relocation primarily to exploit free provisions may be considered breach
License Validity	Company may refuse to sell, redeem, or renew at its discretion
Active Promotion	Required to maintain license validity using best practices

20. Limitation of Liability

20.1 General Cap

Total liability of the Company and its suppliers under these Terms is limited to:

- The actual amount paid for the Business License, **OR**
- **100 USD** if no payment was made

20.2 Exclusion of Certain Damages

The Company is not liable for direct, indirect, incidental, consequential, or special damages arising from:

- Unauthorized access to or use of Company data
- Hacking, security breaches, or unauthorized access to platforms
- Hardware or software failures or malfunctions
- Network connection disruptions, faults, or outages

Terms and Conditions (Service)

Last updated: 11 April 2024

These Terms (Service) are an **addendum** to the Terms (Common) and govern Your purchases and use of the Service.

1. Addendum

Together, the Terms (Common) and these Terms (Service) are referred to as "Terms" in this document.

2. Representation and Acknowledgment

2.1 Acceptance

Your purchase of the Service is conditional on Your acceptance of, and compliance with, these Terms.

2.2 Binding Agreement

Your purchase of the Service confirms You are willingly entering into a binding agreement. If any component of these Terms is not acceptable to You, **do not purchase the Service**.

2.3 Commission Structure

When You purchase the Service, You understand that the Partner who introduced You to the concept of Plastic Neutrality and CSR Plastic Credit will receive a commission related to the purchases You make.

2.4 Data Recording and Transparency

To enable Us to identify Your purchase for service provisioning, tracking, and commission payment, We will record Your details and purchase details in the central data store. This facilitates transparent public recognition of Your commitment to Plastic Neutrality.

3. Service

3.1 Example Use

The Service can best be described by an example use case: **You purchase the Service to remove a given amount of Plastic Waste.**

3.2 Components of the Service

Your Service includes:

Component	Description
Commitment Confirmation	Available at CSRnow.com (shortly after purchase)
CSR Tokens	Distributed over time as Plastic Waste is removed from the environment
Plastic Neutrality Certificate	Issued on the retirement of CSR
CSR Portal Access	Providing information about Your CSR and certifications
Public Certification Gallery	Make verified CSR holdings and retirements public for Plastic Neutrality Certifications

3.3 Further Information

Additional information on the Service, availability, and timescales for CSR distribution and CSR portal development will be available and updated on the Site.

4. Sales

4.1 Purchases are Final

Where legislation permits, **all purchases of Products and Services are deemed final**. Refunds or exchanges shall not be entertained.

4.2 Variability in Service

The Company may change products and services without prior notice, including:

- Prices
- Technical specifications
- Terms of purchase
- Product or service offerings

4.3 Purchase Confirmation

If you do not receive notification of Your purchase within **24 hours**, contact the Company providing Your transaction/payment details to ensure service delivery.

4.4 Service Delivery Adjustments

The Company may postpone delivery of the Service for operational, protective, or legislative compliance reasons. This delay is at the Company's discretion or in accordance with relevant local legislation.

5. VAT and Sales Tax

Aspect	Detail
Stated Prices	**Exclusive** of VAT and applicable sales/local taxes
Tax Collection	Charged in addition to stated prices per local/jurisdictional laws
Your Responsibility	Be aware of and understand local tax obligations
Company's Role	Collect and remit taxes as required by law

6. Service Suspension or Termination

We may suspend or terminate all or part of the Service at any time.

7. Limitation of Liability

The Company and its Partners' liability under these Terms is **capped at the total amount you have paid for the Service**.

8. "AS IS" and "AS AVAILABLE" Disclaimer

Information and Access: As the Service is provided, information may be available on the sites for reviewing details about the Service.

No Warranties: The Service is offered strictly on an **"AS IS" and "AS AVAILABLE"** basis. This includes all potential flaws and defects and comes without warranties.

Reference

Glossary, thresholds, contacts, and forms

Reference

Quick lookups, definitions, and resources.

In This Section

Resource	Description
Glossary	Terms and definitions
Thresholds & Limits	All limits in one place
Contacts - Support	Support channels
Contacts - Escalation	Escalation contacts
Forms Overview	Available forms
Marketing Submission	Marketing approval form
Business Entity Registration	Corp/LLC/Partnership/Trust registration
Position Transfer Application	Death, incapacity, entity conversion
Restricted Territories	Sanctioned countries, prohibited regions
Banking & Deposit Details	Bank accounts, wallets, deposit processing
Internal Operations	Staff structure, admin tools, processes
Special Programs	Contributor Program, Advances, MPP details
Compliance Assessment	Review scope, concerns, legal questions
Platforms Technical	All platforms technical reference
Tax & VAT Guide	Regional tax requirements and VAT handling

Quick Links

Most Used References

Need	Go To
What does [term] mean?	Glossary
What's the limit for...?	Thresholds & Limits
How do I contact support?	Contacts - Support
Who do I escalate to?	Contacts - Escalation
Submit marketing for review	Marketing Submission

Key Numbers at a Glance

Item	Value
CEO approval threshold	≥300,000 CSR
USDT withdrawal approval	CEO + CIO
Commission split	70% OCA / 30% BW
CSR delivery start	Week 1
Primary CSR completion	Week 40
Bonus CSR start	Week 44

Platforms

Platform	URL	Notes
Corsair Connect	corsairconnect.com	Main platform
CSRnow	csrnow.com	CSR marketplace
Canada	(regional)	CAD transactions
Academy	academy platform	Training

Banking & Deposit Details

Specific banking accounts, wallet addresses, and deposit processing details.

:::warning Internal Reference This page contains operational banking details. For security, do not share externally. :::

Euro Deposits

Mountain Wolf Account

Property	Detail
Provider	Mountain Wolf (Fintech, similar to Revolut/Wise)
Account holder	Corsair
Currency	EUR
Purpose	Euro deposits from members

Euro Deposit Process

1. Member sends Euros to Mountain Wolf account
2. Member completes deposit process on platform
3. Support links payment to member's account
4. Funds credited to OCA

CAD Deposits (Canada)

Canadian Bank Account

Property	Detail
Account holder	Canadian company (100% owned by Corsair)
Currency	CAD
Purpose	Canadian member deposits
Access	Read-only access provided to Support team

CAD Deposit Methods

Amount	Method
Below CAD $3,000	Interac solution
Above CAD $3,000	Regular bank transfer

CAD Deposit Process

1. Member sends CAD to Canadian bank account

2. Member completes deposit process on platform

3. Automated process populates transactions to Google Sheet

4. Support links payment to member's account

5. External exchange calculator determines Euro equivalent

6. Euro equivalent credited to OCA

7. Record of conversion calculation maintained for disputes

USDT Deposits

Binance Account

Property	Detail
Account name	Jussi Saloranta (personal name)
Platform	Binance
Purpose	USDT deposits from members

Supported Networks

Network	Blockchain
ETH	Ethereum mainnet
BSC	Binance Smart Chain (BEP20)
Tron	TRC-20

USDT Deposit Process

1. Member sends USDT to Binance account via supported network

2. Member submits transaction hash (TXID) via deposit process

3. Support uses CorsairAdmin platform to match deposit with ticket

4. Funds credited to OCA

Access Controls

Role	Access Level
Support team	Read-only via CorsairAdmin
CIO	Withdrawal access
CEO	Withdrawal access

USDT/LimoCoin Hybrid Deposits (Pilot)

Agreement Details

Property	Detail
Partner	LimoSwap
Split	90% USDT / 10% LimoCoin
Eligibility	Members introduced by LimoSwap only

LimoCoin Handling

Aspect	Detail
Destination	LimoCoins are burned during pilot phase
Valuation	Value set weekly based on Coin Market Cap data

Hybrid Deposit Process

1. Member sends 90% USDT + 10% LimoCoin
2. Member submits transaction hash via deposit process
3. Support uses CorsairAdmin to match deposit
4. LimoCoin value calculated from weekly CMC rate
5. Total Euro equivalent credited to OCA

CSRnow.com Purchases (Europe)

CSR Services Europe OU (CSE)

Property	Detail
Entity type	LLC
Location	Estonia
Ownership	100% owned by Corsair
Purpose	VAT-compliant purchases for European buyers

Wise Account (Belgian)

Property	Detail
Platform	Wise
Account location	Belgium (assigned automatically by Wise)
Currency	EUR
Purpose	CSRnow.com purchase payments

CSE Operations

Aspect	Detail
Profit	CSE does not generate profit
Costs covered	Taxes, one employee salary
VAT	Reports and pays VAT to European authorities
Non-EU	Transactions classified as exports (no VAT)

Bulk Purchase Flow

1. Corsair Asia engages in bulk purchases of PNPs
2. PNPs sold to CSE
3. CSE sells to end customers via CSRnow.com
4. VAT invoices issued to European buyers

Future Currency Additions

USD (Planned)

Property	Detail
Status	Planned
Process	Similar to CAD
Exchange	External exchange solution for rates
Security	Air-gapped process

Other Hybrid Options

Property	Detail
Status	Under consideration
Model	Similar to LimoCoin hybrid
Security	Air-gapped process

Currency Conversion

Process

Step	Detail
1	Non-Euro deposit received
2	External exchange calculator used
3	Euro equivalent determined
4	Euro amount credited to OCA
5	Conversion record maintained

Dispute Handling

- Conversion calculation records maintained
- No historical challenges to date
- Records available for dispute resolution

Compliance Concerns (Under Review)

Concern	Status
Licensing for holding funds	Under legal review
Licensing for exchanging funds	Under legal review
Licensing for member-to-member transfers	Under legal review

Related Documentation

- Deposit EUR
- Deposit CAD
- Deposit USDT
- Wallets: OCA & BW

Compliance Assessment

Content to be added.

Contacts - Escalation

Internal escalation paths for support team.

Escalation Hierarchy

```
flowchart TD
    A[L1 Support] --> B[L2 Senior Support]
    B --> C[CIO]
    C --> D[CEO]
```

Escalation Contacts

L2 - Senior Support

Item	Details
When	Complex issues, 72+ hours unresolved
Method	Internal ticket escalation
Queue	L2 Support Queue

CIO

Item	Details
When	Compliance, large financial, sensitive
Method	Email with [CIO Review] subject
Response	2 business days (standard)
Urgent	Direct contact + email

CEO

Item	Details
When	≥300K CSR, USDT, major policy
Method	**Via CIO only**
Note	Support does not contact CEO directly

When to Use Each Level

L2 Senior Support

Trigger	Action
Issue > 72 hours unresolved	Escalate
Technical complexity	Escalate
Customer requested	Consider
Multiple contacts (3+)	Escalate

CIO

Trigger	Action
Legal threat	Immediate
Regulatory inquiry	Immediate
Media contact	Immediate
Suspected fraud	Immediate
Disputed amount > €5K	Escalate
Termination appeal	Escalate
USDT withdrawal	Escalate

CEO (via CIO)

Trigger	Action
CSR ≥ 300,000	CIO routes to CEO
USDT (any amount)	CEO + CIO approval
Major policy exception	CIO routes to CEO

Escalation Process

To L2

1. Update ticket with full details
2. Change status to "Escalated - L2"
3. Add internal note
4. L2 picks up from queue

To CIO

1. Prepare summary document
2. Email: `[CIO Review] Brief description`
3. Include: ticket ref, summary, reason, recommendation
4. Update ticket status

For CEO Items

1. Complete CIO escalation
2. CIO evaluates and prepares

3. CIO routes to CEO if needed

4. CIO communicates decision back

Emergency Contacts

Critical Situations Only

Situation	Action
Data breach	CIO immediate
Legal service	CIO immediate
Regulatory action	CIO immediate
System down	Tech + CIO

Out of Hours

Urgency	Action
Can wait	Next business day
Cannot wait	Emergency protocol

Documentation Required

For all escalations, include:

Item	Required
Ticket/Case ID	Yes
Customer ID	Yes
Issue summary	Yes
Actions taken	Yes
Why escalating	Yes
Amount (if financial)	If applicable
Evidence/screenshots	If applicable

Contacts - Support

How customers and IAs can reach support.

Support Channels

Primary Contact

- **Email:** support@corsairconnect.com
- **Help Center:** Via Back Office
- **Ticket System:** In-platform submission

Response Times

Emails and tickets are typically responded to within 24 hours. Urgent tickets receive same business day response.

What Support Handles

Account Questions

- Registration assistance
- KYC/KYB guidance
- Login issues
- Profile updates

Transaction Questions

- Deposit status
- Withdrawal status
- Transaction history
- Balance inquiries

Product Questions

- PNP information
- Gift code redemption
- CSR delivery status
- Package details

Commission Questions

- Commission calculations
- Payout status
- OCA/BW balance

- Rank status

How to Submit a Request

In Back Office

1. Log into your account

2. Navigate to Help/Support

3. Select issue category

4. Describe your issue clearly

5. Submit ticket

By Email

Include in your email:

- Account ID or email

- Clear description of issue

- Relevant transaction IDs

- Screenshots if applicable

Best Practices

Do

- **Be specific** — leads to faster resolution

- **Include IDs** — makes your account easy to locate

- **One issue per ticket** — enables clearer handling

- **Check FAQs first** — your answer may already exist

Don't

- **Submit duplicates** — slows processing for everyone

- **Use multiple channels** — creates confusion

- **Include sensitive data** — unnecessary security risk

Business Hours

Support hours are **Monday-Friday, 9:00-18:00 GMT**. Weekends and holidays have limited coverage.

Self-Service Resources

Before contacting support, check:

- **Help Center** for FAQs and guides

- **Back Office** for transaction history
- **This documentation** for process details

Language Support

Full support is available in **English**. Other languages are supported based on availability.

Business Entity Registration Form

How to register a corporation, LLC, partnership, or trust as an IA.

Form Version: November 2025

Overview

A corporation, Limited Liability Company (LLC), partnership, or trust (collectively a "Business Entity") may apply to become an IA. All documentation must be accompanied by proof of government-issued tax identification.

Submit to: compliance@corsairconnect.com

Entity Types

Entity Type	Form Section
Proprietorship (DBA)	Section 5
Corporation	Section 6
Limited Liability Company (LLC)	Section 7
Partnership	Section 8
Trust	Section 9

IA Information (All Entity Types)

Complete this section regardless of entity type:

Field	Required
Federal Tax ID Number of IA Entity	Yes
Name of Entity (Corporation, LLC, Partnership, Trust, or DBA)	Yes
Contact Person	Yes
Street Address	Yes
Suite Number	If applicable
P.O. Box	If applicable
City, State, Zip	Yes
Phone	Yes
Fax	If applicable
Email	Yes

Agreement to Arbitrate

By signing, the authorized representative confirms:

> *"I represent that I have authority to bind the above listed business entity to arbitration as set forth in the terms and conditions of the Corsair Connect Independent Associate Application, Policies and Procedures, and Compensation Plan (collectively the 'Agreement'), all of which I acknowledge I have read and agree to."*

Key acknowledgments:

- Entity agrees to arbitrate all disputes
- Gives up right to jury trial
- All ownership transfers subject to IA Policies and Procedures

Enroller Information

Field	Required
Enroller Name	Yes
Enroller IA Identification Number	Yes
Assumed Name (if applicable)	If applicable

Section 5: Proprietorship (DBA)

For proprietorships operating under an assumed name.

Required Information

Field	Required
Business Name (DBA)	Yes
Owner 1 Name (Printed)	Yes
Owner 1 Signature	Yes
Owner 1 Social Security Number	Yes
Owner 2 Name (if applicable)	If applicable
Owner 2 Signature	If applicable
Owner 2 Social Security Number	If applicable

Required Attachments

- ☐ True and correct copy of documentation filed with the state in which the proprietorship resides

Acknowledgments

Each owner acknowledges:

- Authorized to sign any document necessary to conduct business
- Jointly and severally liable for all contracts
- Personally and individually bound to IA Application, Policies and Procedures, and Compensation Plan

---

Section 6: Corporation

Required Information

Field	Required
Name of Corporation	Yes
State of Incorporation	Yes

Shareholder/Director/Officer Information

List ALL of the following (use additional pages if necessary):

Field	Required
Name	Yes
SSN	Yes
Address	Yes
Phone	Yes
Title/Position	Yes

Corporate Resolution

Must include resolution stating:

> *"Resolved that [Name of Corporation] is authorized to enter into Corsair Connect Independent Associate Application with Corsair Connect and to execute any and all documents necessary to conduct business with Corsair Connect."*

Field	Required
Date Resolution Adopted	Yes
President Signature	Yes
Secretary Signature	Yes
Corporate Seal	Yes

Required Attachments

- ☐ True and correct copy of Articles of Incorporation filed with the state

Acknowledgments

Each shareholder, director, and officer acknowledges they are personally and individually bound to the Agreement.

Section 7: Limited Liability Company (LLC)

Required Information

Field	Required
Name of LLC	Yes
State of Registration	Yes

Member/Manager/Officer Information

List ALL of the following (use additional pages if necessary):

Field	Required
Name	Yes
SSN	Yes
Address	Yes
Phone	Yes
Title/Position	Yes

Required Signatures

All members must sign, with date.

Required Attachments

- ☐ True and correct copy of Articles of Organization filed with the state
- ☐ Copy of LLC Operating Agreement

Acknowledgments

Each member acknowledges:

- Authorized to sign any document necessary to conduct business
- Jointly and severally liable for all contracts
- Personally and individually bound to the Agreement

Section 8: Partnership

Required Information

Field	Required
Name of Partnership	Yes
Date Partnership Agreement Formed	Yes

Partner Information

List ALL partners (use additional pages if necessary):

Field	Required
Name	Yes
SSN	Yes
Address	Yes
Phone	Yes
Title/Position	Yes

Required Signatures

All partners must sign, with date.

Required Attachments

- ☐ True and correct copy of the Partnership Agreement

Acknowledgments

Each partner acknowledges:

- Authorized to sign any document necessary to conduct business
- Jointly and severally liable for all contracts
- Personally and individually bound to the Agreement

Section 9: Trust

Required Information

Field	Required
Name of Trust	Yes
Date Trust Created	Yes

Trustee Information

List ALL trustees (use additional pages if necessary):

Field	Required
Name	Yes
SSN	Yes
Address	Yes
Phone	Yes
Title/Position	Yes

Required Signatures

Field	Required
Trustee 1 Name (Printed)	Yes
Trustee 1 Signature	Yes
Trustee 2 Name (Printed)	If applicable
Trustee 2 Signature	If applicable
Trustee 3 Name (Printed)	If applicable
Trustee 3 Signature	If applicable

Required Attachments

- ☐ True and correct copy of the Trust Document

Acknowledgments

Each trustee acknowledges they are personally and individually bound to the Agreement.

Important Restrictions

12-Month Waiting Period (P&P Section 2.6)

It is NOT permissible for any shareholder, officer, director, partner, member, trustee, or beneficiary of a Business Entity applying to be an IA to have been an IA within the preceding 12 calendar months as:

- An individual
- A partner of another IA partnership

- A stockholder, officer, or director of an IA corporation

- A member of another IA LLC

- A trustee or beneficiary of an IA trust

Exception: Section 2.6.1 permits one personal IA position plus one additional business entity position under the same sponsor.

Multiple Business Entities (Section 2.6.1)

- Maximum: 2 Corsair Connect businesses per individual

- Additional entity must be under **same sponsor** as initial position

- Maximum 2 IA positions at the same address

Entity Changes (Section 2.6.6)

To change from individual to entity (or entity to entity):

- Fee: $100.00 per change

- Processed once per year only

- Must submit by November 30 to be effective January 1

Submission Checklist

- ☐ All IA information fields completed

- ☐ Appropriate section (5-9) completed based on entity type

- ☐ All required signatures obtained

- ☐ All required attachments included

- ☐ Government-issued tax ID proof included

- ☐ Submitted to compliance@corsairconnect.com

Processing

Stage	Timeline
Receipt confirmation	2 business days
Review	5-10 business days
Approval/Rejection	Written notification

Contact

Questions about business entity registration:

- Email: compliance@corsairconnect.com

- Subject: Business Entity Registration - [Your IA ID]

Marketing Material Submission Form

How to submit custom marketing materials for compliance review.

Form Version: November 2025

Who Must Submit

IA Rank	Custom Materials Allowed?
Below Executive Associate	No - must use Company materials only
Executive Associate and above	Yes - with approval (see P&P Section 3.6.1)

:::warning IAs below Executive Associate You are **prohibited from creating your own sales aids and support materials**. Use only materials from the Back Office. Special consideration is given only to Executive Associate and above. :::

When Approval Is Required

Material Type	Approval Needed
Custom flyers/brochures	Yes
Custom social media content	Yes
Websites referencing Corsair Connect	Yes
Email campaigns	Yes
Video content	Yes
Presentation materials	Yes
Banner ads on third-party sites	Yes
Business cards	Recommended

When Approval Is NOT Required

Material Type	Notes
Official Company materials	Pre-approved in Back Office
Sharing official links	As-is only, no modifications
Company personalized website	Provided by Corsair Connect

Form Fields

Complete all fields before submission:

Submitter Information

Field	Required	Notes
Submission Date	Yes	Date of submission
Requested By	Yes	Your full name
Earned Rank	Yes	Current earned rank
Grandfathered Rank	If applicable	Legacy rank if different
Type of Material	Yes	Flyer, video, website, etc.
Purpose	Yes	How material will be used

Content for Approval

Provide:

- Full text/copy of the material
- Attach images or visuals as separate files
- Include links if web-based

Submission Process

Step 1: Verify Eligibility

- ☐ Confirm you are Executive Associate or above
- ☐ Verify material type requires approval
- ☐ Review prohibited content list below

Step 2: Prepare Materials

Before submitting, ensure:

- ☐ No prohibited claims (income guarantees, etc.)

- ☐ Required disclosures included

- ☐ No misleading statements

- ☐ Correct branding used

- ☐ Contact information included

- ☐ No Company trademarks in domain names

Step 3: Submit for Review

Method: Email to compliance@corsairconnect.com

Include:

- Completed form information

- Full material (PDF, image, link)

- Intended use and target audience

- Planned distribution channels

- Your IA ID number

Step 4: Await Decision

Timeframe	Status
Acknowledgment	Within 2 business days
Review	5-10 business days
Decision	Approved, modifications required, or denied

Compliance Department Response

For Compliance Department use only:

Decision	Action
Approved	Material may be used as submitted
Denied	Material cannot be used
Rationale/Remedy	Explanation and required changes

Prohibited Content

Per P&P Sections 3.4 and 3.7, do NOT include:

Prohibited	Example	Policy Reference
Income guarantees	"Earn $10K/month guaranteed"	Section 3.7.2
Unrealistic claims	"Get rich quick"	Section 3.7.2
Misleading statements	"No work required"	Section 1.4.2
False testimonials	Fabricated success stories	Section 3.7.2
Medical/health claims	Health benefits	Section 3.7.3
Investment claims	CSR as securities	Section 3.7.4
Deceptive headers	False email subjects	Section 3.5.1

Required Disclosures

For Income/Earnings References

> *"Results vary. Most participants do not achieve significant income. See Income Disclosure Statement at corsairconnect.com."*

For Business Opportunity

> *"This is an independent business opportunity. Success requires work and is not guaranteed."*

For CSR References

> *"CSR values may fluctuate based on market conditions. CSR are not investments or securities."*

Links and Banner Ads (Section 3.5.4)

If submitting banner ads or links for third-party websites:

1. Submit the URL of the third-party website for review
2. Wait for **written approval** before placing
3. The third-party site must NOT:

   - Contain links for other Direct Selling companies
   - Promote other Direct Selling companies

- Contain offensive or controversial content
- Be inappropriate for all age groups

:::info Approval Required Unless you receive written approval from the Company, the request is deemed **denied**. :::

After Approval

- ☐ Use only the approved version
- ☐ Do not modify approved materials
- ☐ Keep approval confirmation on file
- ☐ Resubmit if making any changes

Unauthorized Materials

If you use unapproved materials, see What Happens When Unauthorized Material Is Found.

Contact

Questions about marketing approval:

- Email: compliance@corsairconnect.com
- Subject: Marketing Submission Question - [Your IA ID]

Position Transfer Application

How to apply for an IA position transfer.

Form Version: November 2025

When Transfer May Be Permitted

Position transfers are **restricted** and only permitted in specific circumstances:

Circumstance	Permitted	Reference
Death of IA	Yes	P&P Section 7.1
Incapacity	Case-by-case	P&P Section 7.1
Entity conversion (same owner)	Yes	P&P Section 7.3
Divorce/separation	Yes	P&P Section 2.7
Sale to third party	**No**	P&P Section 7.2
Gift to friend/family	**No**	P&P Section 7.2

Transfer Application Form

Submit to: **compliance@corsairconnect.com**

Section 1: Current Account Information

Field	Required
Current Account Holder Name	Yes
IA Identification Number	Yes
Account Email	Yes
Phone Number	Yes
Current Rank	Yes
Business License Status	Yes
Account Type (Individual/Entity)	Yes

Section 2: Transfer Type

Select the applicable transfer type:

Type	Check
Death Transfer	☐
Incapacity Transfer	☐
Entity Conversion	☐
Divorce/Separation	☐
Other (specify)	☐

If "Other," explain:

Section 3: Proposed Transferee Information

Field	Required
Full Legal Name	Yes
Date of Birth	Yes
Email Address	Yes
Phone Number	Yes
Mailing Address	Yes
Relationship to Current Holder	Yes
Existing IA? (Yes/No)	Yes
If Yes, Existing IA ID	If applicable

Section 4: Transfer Reason

Provide detailed explanation for the transfer request:

Question	Response Required
Why is transfer being requested?	Yes
Date of triggering event	Yes
Is this transfer court-ordered?	Yes
Are there any disputes regarding this transfer?	Yes

Section 5: Required Documentation

Check all documents being submitted:

For Death Transfers

- ☐ Certified Death Certificate
- ☐ Will or Trust Document (if applicable)
- ☐ Letters Testamentary / Letters of Administration
- ☐ Beneficiary Identification
- ☐ Affidavit of Heirship (if no will)

For Incapacity Transfers

- ☐ Medical Documentation of Incapacity

- ☐ Power of Attorney

- ☐ Court-Appointed Guardian/Conservator Documentation

- ☐ Physician's Statement

For Entity Conversion

- ☐ Current Entity Documents (if applicable)

- ☐ New Entity Formation Documents

- ☐ Proof of Same Beneficial Ownership

- ☐ Operating Agreement / Bylaws

- ☐ EIN/Tax ID for New Entity

For Divorce/Separation

- ☐ Divorce Filing / Petition

- ☐ Settlement Agreement

- ☐ Final Divorce Decree

- ☐ Court Order (if applicable)

- ☐ Signed Agreement Between Parties

Section 6: Acknowledgments

Current Account Holder (or Authorized Representative)

By signing, I acknowledge:

> - *I am the current holder of the IA position or legally authorized representative*
>
> - *The information provided is true and accurate*
>
> - *I understand the transfer is subject to company approval*
>
> - *I agree to cooperate with verification requests*
>
> - *I understand my position rights terminate upon approved transfer*
>
> - *I release any claims to the position once transferred*

Field	Required
Printed Name	Yes
Signature	Yes
Date	Yes
Capacity (Self/Executor/POA/Other)	Yes

Proposed Transferee

By signing, I acknowledge:

- *I meet all eligibility requirements to become an IA*
- *I have read and agree to the IA Agreement, Policies and Procedures, and Compensation Plan*
- *I understand the position is transferred "as is"*
- *I accept all obligations of the IA position*
- *I agree to complete KYC verification*
- *I understand past performance does not guarantee future results*

Field	Required
Printed Name	Yes
Signature	Yes
Date	Yes

Section 7: Witness (Required for Death/Incapacity)

Field	Required
Witness Name	Yes
Witness Signature	Yes
Date	Yes
Relationship to Parties	Yes

What Transfers With the Position

Item	Transfers
Downline organization	Yes
Current rank	Yes (may require requalification)
OCA balance	Per agreement/court order
BW balance	Yes
Pending CSR deliveries	Yes
Commission history	Records transfer
Compliance history	Records transfer

What Does NOT Transfer

Item	Notes
Unpaid commissions	May be paid to estate/original holder
Personal relationships	New holder must build own relationships
Training certifications	May need to recertify
Special recognitions	Historical, non-transferable

Processing

Timeline

Stage	Timeframe
Receipt acknowledgment	2 business days
Document review	5-10 business days
Verification	5-10 business days
Decision	5-10 business days
Implementation	5 business days
Total typical	4-6 weeks

Possible Outcomes

Decision	Next Steps
Approved	Position transferred, new holder notified
Approved with conditions	Must meet conditions before transfer
Denied	Written explanation provided
More information needed	Request sent, timeline paused

Fees

Transfer Type	Fee
Death transfer	None
Incapacity transfer	None
Entity conversion	$100
Divorce/separation	None

Important Restrictions

Waiting Periods (P&P 2.6)

If transfer is denied or position is voluntarily cancelled:

Situation	Waiting Period
Re-enrollment by former holder	12 months
Enrollment under same sponsor	12 months
Fresh start under new sponsor	12 months

Prohibited Transfers

Type	Status
Sale for compensation	**Prohibited**
Transfer to avoid sanctions	**Prohibited**
Transfer to circumvent territory restrictions	**Prohibited**
Transfer to someone previously terminated	**Prohibited**

Submission Checklist

Before submitting, verify:

- ☐ All sections completed
- ☐ All required signatures obtained
- ☐ All required documents attached
- ☐ Documents are legible copies
- ☐ Death certificates are certified copies
- ☐ Court documents are official copies
- ☐ Transferee meets eligibility requirements

Contact

Questions about position transfers:

- **Email:** compliance@corsairconnect.com
- **Subject:** Position Transfer Application - [Current IA ID]

Related Documentation

- Transferring Your Business
- Business Separation
- Selling Your Business
- Business Entity Registration

Forms Overview

Available forms and submission processes.

Available Forms

Form	Purpose	Who Uses
Marketing Submission	Submit marketing for approval	IAs (Executive Associate+)
Business Entity Registration	Register Corp, LLC, Partnership, Trust	IAs
Position Transfer Application	Death, incapacity, entity conversion, divorce	IAs/Estates
Account Cancellation	Request voluntary cancellation	Customers/IAs
Dispute Submission	Formal dispute filing	Customers/IAs

Marketing Submission Form

Purpose: Get marketing materials approved before use.

When Required:

- Custom marketing materials
- Social media content (if using claims)
- Websites about Corsair Connect
- Any promotional content

See full details →

Account Cancellation Request

Purpose: Request voluntary account closure.

Process:

1. Submit request via Back Office
2. Support processes request
3. Account closed per terms
4. Final balances processed

Timeline: Per cancellation policy

Position Transfer Application

Purpose: Transfer IA position due to death, incapacity, entity conversion, or divorce.

When Required:

- Death of IA (estate transfer)
- Incapacity of IA
- Entity conversion (individual to LLC, etc.)

- Divorce or partnership dissolution

Process:

1. Complete Position Transfer Application

2. Submit with required documentation

3. Compliance reviews

4. If approved, position transferred

See full details →

Dispute Submission

Purpose: File formal dispute when informal resolution fails.

Required Information:

- Clear description of dispute

- Desired resolution

- Supporting documentation

- Contact information

Timeline:

- Acknowledgment: 5 business days

- Response: 30 days

Form Submission Methods

Via Back Office

Most forms available in Back Office:

1. Log in to account

2. Navigate to relevant section

3. Complete form

4. Submit

Via Email

Some requests accepted by email:

- Send to support@corsairconnect.com

- Include all required information

- Reference your account ID

Form Processing Times

Form	Typical Processing
Marketing submission	5-10 business days
Account cancellation	Per policy terms
Business transfer	2-4 weeks
Dispute	30 days for response

Tips for Faster Processing

Tip	Why
Complete all fields	Avoids back-and-forth
Include documentation	Supports your request
Be specific	Clear understanding
Follow instructions	Proper routing

Glossary

Terms and definitions used throughout Corsair Connect.

A

Active Status

Account in good standing, eligible to participate and earn commissions.

AML (Anti-Money Laundering)

Regulations requiring financial businesses to detect and prevent money laundering.

Arbitration

Dispute resolution method per the IA Agreement. Binding alternative to court action.

B

Back Office

Online portal where customers and IAs manage their accounts, view transactions, and track commissions.

Business License

Annual fee ($100 equivalent) required to participate as an Independent Associate.

Business Wallet (BW)

One of two commission wallets. Receives 30% of commissions. Converts to CSR, not cash withdrawable.

C

CAD

Canadian Dollar. Deposit/withdrawal currency for Canada platform.

CEO Approval

Required for CSR withdrawals of 300,000 or more and all USDT withdrawals.

CIO (Chief Information Officer)

Executive responsible for compliance, technology, and financial controls.

Commission

Earnings from product sales through the compensation plan.

Commission Pool

Portion of purchase price allocated to pay commissions. Commission is calculated on pool, not purchase price.

Compensation Plan

The structure defining how IAs earn commissions and bonuses.

Compliance

Adherence to company policies, terms, and regulatory requirements.

Corsair Connect

The company and platform for purchasing PNPs and earning commissions.

CSR (Corsair Plastic Credits)

ERC-20 token on Polygon network. 1 CSR = 100 grams of plastic recycled. Primary value delivery mechanism.

D

Direct Sales

Business model where products are sold directly to consumers, often through independent sellers.

Downline

IAs recruited below you in the unilevel structure.

E

ERC-20

Token standard on Ethereum (and compatible networks like Polygon). CSR follows this standard.

EUR

Euro. Primary currency for European deposits and withdrawals.

Escalation

Process of referring issues to higher authority levels for resolution.

F

FTC (Federal Trade Commission)

US regulatory agency. Sets guidelines for direct sales compliance.

G

Gift Code

Prepaid code that can be redeemed for a PNP purchase.

Group Volume (GV)

Combined volume from your entire downline organization used for rank qualification.

I

IA (Independent Associate)

Business partner who promotes and sells Corsair Connect products for commission.

IA Agreement

Legal contract between Independent Associates and Corsair Connect defining rights and responsibilities.

Inactive Status

Account status when business license has lapsed or minimum activity not maintained.

Income Disclosure

Required statement showing typical results from the business opportunity.

K

KYB (Know Your Business)

Verification process for business entity accounts.

KYC (Know Your Customer)

Identity verification process required for account activation.

L

L1, L2

Support escalation levels. L1 = frontline support, L2 = senior support.

Leg

A branch in your downline organization starting from a directly sponsored IA.

Level

Position in the unilevel structure relative to you (Level 1 = direct referral).

M

Marketing Materials

Content used to promote Corsair Connect products or opportunity. Must comply with guidelines.

Minimum Purchase

Smallest PNP package available. Entry point for customers.

N

Network Marketing

Business model where participants earn from personal sales and sales by their recruited network.

O

OCA (On-Chain Account)

One of two commission wallets. Receives 70% of commissions. Withdrawable as cash or CSR.

Onboarding

Process of setting up a new account including registration, KYC, and deposit.

P

Pay Run

Weekly process when commissions are calculated and credited. Cutoff Friday 23:59 GMT.

PEP (Politically Exposed Person)

Individual in prominent public position. May require additional verification.

Personal Volume (PV)

Your own purchase volume, used for rank qualification.

PNP (Plastic Neutral Package)

Primary product. Sustainability service package that delivers CSR over 40 weeks.

Polygon

Blockchain network where CSR tokens exist. Layer 2 of Ethereum.

Proof of Address

Document confirming residence (utility bill, bank statement). Required for KYC.

Q

Qualification

Meeting requirements to earn at certain levels or achieve certain ranks.

R

Rank

Level achieved based on personal and group performance. Star 1-7 system.

Reactivation

Process of restoring an inactive account to active status.

Redemption

Using a gift code to claim a PNP.

Refund

Return of funds. Subject to refund policy limitations.

S

Sponsor

The IA who referred/recruited you. Your upline.

Star Rank

Achievement levels 1-7 based on qualifications. Higher ranks unlock higher commission levels.

Suspended Status

Account temporarily restricted due to compliance or investigation issues.

T

Terminated Status

Account permanently closed. Cannot be reactivated.

TRC-20

Token standard on Tron network. One option for USDT deposits.

TXID (Transaction ID)

Unique identifier for blockchain transactions. Used to verify deposits.

U

Unilevel

Compensation plan structure where all directly sponsored members are on your first level.

Upline

IAs above you in the sponsorship chain.

USDT (Tether)

Stablecoin pegged to US Dollar. Accepted for deposits and withdrawals.

V

Verification

Process of confirming identity (KYC) or business status (KYB).

Volume

Dollar value of purchases, used for qualification calculations.

W

Wallet

Digital account holding funds. See OCA and BW.

Withdrawal

Request to transfer funds out of your account.

Internal Operations

Staff structure, internal tools, communication methods, and operational processes.

:::warning Internal Reference This page contains internal operational details. For authorized personnel only. :::

Support Team Structure

Team Composition

Property	Detail
Team size	6 staff members
Work arrangement	Remote (work from home)
Coverage	Multiple time zones

Ticketing System

Property	Detail
Platform	Integrated into main platform
Features	Tracking, prioritization, management
Access	Members raise tickets, support responds

Management Structure

Key Roles

Role	Responsibilities
CEO	Strategic decisions, withdrawal approvals, advisor liaison
CIO (Group)	Operations, Support, IT Development, platform vision, technical architecture

CIO Responsibilities

Area	Detail
Operations management	All operations oversight
Support management	Support team supervision
IT Development	Technical development oversight
Platform vision	Roadmap and architecture
CSR vault management	Corporate wallet management (with Corsair)
Withdrawal execution	Executes approved withdrawals
Delivery supervision	Supervises CSR delivery process

Internal Communication

CEO-CIO Communication

Method	Purpose
WhatsApp	Significant issues, managerial decisions
Direct	Critical support-related matters

Advisor Group Communication

Method	Purpose
Dedicated WhatsApp group	Rapid information exchange
Weekly Zoom calls	Strategy discussions

Internal Admin Tools

CorsairAdmin.com

Property	Detail
Purpose	Interface with Binance for financial operations
Access	Support team (read-only)
Features	Match deposit details with tickets
Withdrawal access	CIO and CEO only

Admin.Amplivo.com

Property	Detail
Purpose	Community support and operations management
Users	Amplivo support staff
Features	Administrative tasks hub

TokenAward.com

Property	Detail
Purpose	CSR distribution to members
Architect	CIO
Optimization	Gas cost optimization
Operator	Senior support team member
Future	May be phased out for direct single-transfer method

Advisor Group

Composition

Property	Detail
Members	4 top networkers
Role	Assist in shaping strategic direction
Access	Direct WhatsApp access to CIO for escalated support

Meetings

Property	Detail
Frequency	Weekly
Platform	Zoom
Attendees	Advisors, CEO, CIO, Global Network Coach

Discussion Topics

Topic Type	Examples
Network concerns	Issues raised by the network
Strategy	General strategies
Incentives	Bonuses and discounts

Advisor Compensation

Property	Detail
Type	Discretionary override
Rate	3% of their downline redemptions
Frequency	Weekly

Escalation Protocol

Support Escalation Path

```
Member Ticket
     ↓
Support Staff (initial response)
     ↓
Senior Support Member (complex issues)
     ↓
CIO (higher-level decisions)
     ↓
CEO (significant implications, rare)
```

Advisor Escalation

Property	Detail
Method	Direct WhatsApp to CIO
Purpose	Escalated support issues
Response	Direction provided by CIO

Development Teams

Outsourced Development

Team Location	Platform	Technology
Hungary	Amplivo.com (current)	PHP, Yii 2 framework
India	Canada.Amplivo.com	WordPress, Node.js
India	Amplivo.com V2	Laravel v10, Node.js
India	CSRnow.com	Laravel, Node.js
India	CSRnow.com V2	Laravel v10, Node.js

Development Process

Aspect	Detail
Management	CIO with third-party teams
Environment	Sandbox for testing significant updates
Updates	Applied as needed, directed by CIO
Execution	Hungarian team (Amplivo), Indian team (others)

Technical Environments

Environment	Purpose
Development	Active development
Stage	Pre-production testing
Live	Production

Data Management

Storage Locations

Platform	Primary	Backup	Duplication
Amplivo.com	Hungary	Thailand	USA, India
CSRnow.com	USA	India, Thailand	-

Data Handling

Aspect	Detail
Profile data	Permanently stored
Transactional data	Permanently stored
Personal information	Permanently stored
Purpose	Support long-term network operations

Encryption/Protection

Status	Detail
Current	Various encryption techniques employed
Standardization	Under development

Access Control

Role	Access Level
Amplivo staff	Full user data access
Third-party suppliers	User data access
Members	Limited access to own and team data

Backup Management

Platform	Managed By
Amplivo.com	Outsourced team (Hungary)
CSRnow.com	Outsourced team (India)

Translation and Localization

Aspect	Detail
Management	Support team
Updates	Network members
Review limitation	Company staff can only review English content

Support Process Objectives

Objective	Description
Efficiency	Prompt, accurate responses
Transparency	Clear communication, documented actions
Member Satisfaction	Continuous improvement

Improvements

Type	Responsibility
Standard replies	Senior support staff
FAQs	Senior support staff

CEO Blockchain Monitoring

Post-Withdrawal Monitoring

Aspect	Detail
Monitor	CEO monitors blockchain activity of CSR
Significant movements	Passed to CIO for review
Information source	Users' personal data on platforms
Follow-up	CEO/advisory team may contact users
Purpose	Ensure security, no breach occurred

Related Documentation

- Escalation Levels
- Contacts - Escalation
- Banking & Deposit Details

Platforms Technical Reference

Technical details for all platforms in the Corsair/Amplivo ecosystem.

Platform Overview

Platform	Purpose	Primary Users
Amplivo.com	Main platform, Partner Back Office	Partners, Customers
Canada.Amplivo.com	Canadian market operations	Canadian members
CSRnow.com	CSR management and purchases	CSR holders, Corporate buyers
Academy.Amplivo.com	Education and support	Partners
Admin.Amplivo.com	Support operations	Support staff
CorsairAdmin.com	Financial operations interface	Support staff, CIO, CEO
CorsairNow.com	Corporate brochure site	Public

Amplivo.com

Overview

Property	Detail
Purpose	Principal platform for visitors and partners
Features	Information, Partner Back Office
Partner activities	Support, promotion management

Access

Property	Detail
Registration	Free
Customer access	Can access back office after PNP purchase
Customer limitations	No commission entitlements

Technical Details

Property	Detail
Developer	Third-party (Hungary)
Framework	PHP with Yii 2

Data Storage

Property	Detail
Primary server	Hungary
Backup	Thailand
Duplication	USA, India

Canada.Amplivo.com

Overview

Property	Detail
Purpose	Canadian market operations
Features	Local taxation, CAD transactions
Specialization	Canadian banking methods

Management

Property	Detail
Operating company	Canadian company (100% Corsair owned)
Focus	Local compliance and operations

Technical Details

Property	Detail
Developer	Third-party (India)
Technology	WordPress, Node.js
Development approach	Low-cost, separate from main codebase

Cross-Platform Features

Property	Detail
Feature distribution	Spread across Amplivo.com, Academy, Canada.Amplivo.com
Future	Consolidation planned in Amplivo V2.x

CSRnow.com

Overview

Property	Detail
Purpose	Primary platform for all things CSR
Features	CSR management, delivery, processing, purchases
Admin interface	Built into platform (unlike Amplivo.com)

Features

Feature	Description
CSR Wallet	View and manage CSR holdings
CSR Central	CSR delivery and management hub
Retirement	Retire CSR tokens
Staking	Save/stake CSR (currently disabled)
Purchases	Buy PNPs (European VAT-compliant)
White paper	CSR documentation access

Access Levels

User Type	Access
Visitors	Limited material
Registered users	Full functionality
Registration	Available on site
Corporate users	Phantom account on Amplivo, full CSRnow access

Technical Details

Property	Detail
Developer	Third-party (India)
Admin	Built-in (not separate)

Data Storage

Property	Detail
Servers	USA, India, Thailand

Academy.Amplivo.com

Overview

Property	Detail
Purpose	Education and support for partners
Relationship	Complementary extension of Amplivo.com

Primary Features (Education)

Feature	Description
Educational content	CSR understanding, MLM principles
Training materials	Including videos
Guides	Navigation of CSR ecosystem
Tutorials	Learning tools

Secondary Features (Supplemental)

Feature	Description
Financial wizards	Deposit/withdrawal simplification
Future KYC	Will host KYC procedures

Access

Property	Detail
Visitor content	Some material available
Partner content	Restricted to authenticated partners
Registration	No direct registration (Amplivo Partners only)

Content Availability

Content Type	Access Level
Visitor level	Public
Partner level	Authenticated only
Language	English reviewed by staff; other translations by network

Admin.Amplivo.com

Overview

Property	Detail
Purpose	Support staff operations hub
Features	Community support, operations management
Users	Amplivo support staff only

CorsairAdmin.com

Overview

Property	Detail
Purpose	Interface with Binance for financial operations
Account	Binance account under Jussi Saloranta's name
Primary use	Funding OCA with USDT

Access Levels

Role	Access
Support team	Read-only
CIO	Withdrawal access
CEO	Withdrawal access

Features

Feature	Description
Deposit matching	Match deposit details with tickets
Transaction viewing	Read-only financial data

CorsairNow.com

Overview

Property	Detail
Type	Brochure-ware site
Owner	Corsair

Content

Content Type	Description
News	Company news
Press releases	Official announcements
Collaborations	CSR Plastic Credit partnership info

Future

Property	Detail
Potential expansion	Support for coordinators, investors, contributors

Platform User Categories

Amplivo.com Users

Category	Description
Customers	Without business license, basic access, no commissions (except CAB)
Partners	With business license, full access, commission eligible

CSRnow.com Users

Category	Description
Corporate users	PNP purchasers, phantom Amplivo account, full CSRnow access
Customers/Partners	CSR holders, front-end feature access
Support staff	Additional admin features

User Status Types (Amplivo)

Status	Description
Active	Can log in, make transfers, receive commissions (with license)
Suspended	Can log in, view data, no transfers or commissions
Abandoned	Cannot log in (12 months inactivity)
Locked-Out	Cannot log in, continues receiving accrued commissions
Deleted	No access or benefit, records retained

Technical Environment Summary

Platform	Primary Tech	Developer Location
Amplivo.com V1	PHP, Yii 2	Hungary
Amplivo.com V2	Laravel v10, Node.js	India
Canada.Amplivo.com	WordPress, Node.js	India
CSRnow.com V1	Custom	India
CSRnow.com V2	Laravel v10, Node.js	India

Development Environment

Environment	Purpose
Development	Active development
Sandbox	Testing significant updates (Amplivo)
Stage	Pre-production testing (CSRnow)
Live	Production

Update Process

Platform	Process
Amplivo.com	CIO directs, Hungary team executes
CSRnow.com	CIO directs, India team executes
Goal	Minimal disruption to live operations

Related Documentation

- Platform Roadmap
- Internal Operations
- Corporate Structure

Restricted Territories

Content to be added.

Special Programs

Contributor Program, Advances, and other special operational programs.

Contributor Program

Overview

Property	Detail
Purpose	Expand plastic waste removal beyond Corsair's operational capacity
Model	Partnerships with external service providers
Benefit	Increased CSR issuance capacity

How It Works

Step	Detail
1	External service provider removes plastic waste
2	Provider documents and verifies quantities
3	Corsair purchases rights to issue CSR
4	CSR allocated at 1 CSR per 100g recycled

Participation Criteria

Requirement	Detail
Recycling standards	Must demonstrate proper recycling practices
Environmental regulations	Must adhere to regulations
Sustainability standards	Must meet sustainability requirements
Documentation	Comprehensive verification of quantities

Compensation

Property	Detail
Payment	Corsair compensates contributors for rights
Rate	1 CSR per 100 grams of recycled plastic
Rights	Right to issue CSR digital receipts

Strategic Benefits

Benefit	Description
Scalability	Significantly scales up impact
Global reach	Addresses plastic waste globally
Supply matching	Matches CSR supply with PNP demand
Expansion gap	Fills gap between PNP sales and Corsair facility expansion

Historic Contributions

Property	Detail
Eligibility	Past plastic waste removal efforts
Date range	Back to February 2021 (CSR launch)
Valuation	Lesser values for earlier years (verification variability)

Global Collaboration

Principle	Detail
Recognition	Plastic waste is global issue
Approach	Cannot be tackled by single entity
Result	Collaborative environmental stewardship

Advances Process

Overview

Property	Detail
Eligibility	Senior members of the network
Purpose	Fund team member purchases
Volume	Can involve hundreds of thousands of euros weekly

How Advances Work

Step	Detail
1	Senior member requests advance to OCA
2	Funds credited to senior member's OCA
3	Senior member transfers to KYC'd team members OR purchases PNPs
4	Gift codes generated from purchases
5	Team members redeem gift codes

Team Member Payment Options

Option	Process
Direct payment	Member pays senior member in cash, bank transfer, or USDT
Deposit process	Member uses deposit process, then transfers to senior member

Deposit Process Flow

Step	Detail
1	Member completes KYC
2	Member deposits funds
3	Member transfers funds to senior member (directly or indirectly)
4	Advance deducted from senior member's OCA

Frequency

Property	Detail
Processing	Weekly
Volume	Hundreds of thousands of euros possible

Gift Code Transfer Practices

Common Practice

Property	Detail
Scenario	Gift codes given to new members
Exchange	Cash or bank transfers to upline member's account
Purpose	Ease engagement with new members

Compliance Concerns

Concern	Status
Resale classification	Under legal review
VAT implications	Jurisdiction-dependent
Other compliance	Under legal review

Phantom Accounts

What They Are

Property	Detail
Purpose	Facilitate commission process
Created for	CSRnow.com buyers without Amplivo account
Function	Links buyer to upline partner for commissions

Creation Process

Trigger	Process
CSRnow.com purchase	Payment received
Email check	Support checks email against Amplivo records
Known email	Gift code generated, sent via support ticket
Unknown email	Phantom account created on Amplivo.com

Phantom Account Management

Property	Detail
Manager	Amplivo support staff
Access	Buyer does not access Amplivo.com
CSRnow access	Buyer uses email to access CSRnow.com
Upgrade	Buyer can optionally upgrade to partner account
Full credentials	Provided upon upgrade

Managed Purchase Pool (MPP) - Extended Details

Operations

Property	Detail
Manager	CEO (presently)
Exchange	Open exchange using USDT
Execution	Based on fund availability and market conditions
Optimization	Transactions optimized for pool participant value

Delivery Backlog

Property	Detail
Current backlog	~12 months of pending MPP deliveries
Release timing	At MPP manager (CEO) discretion
Delivery execution	Senior support staff under CIO supervision

Governance

Aspect	Detail
Discretion	Manager times CSR releases for market optimization
Transparency	Process designed to be transparent
Member information	Members kept informed of status

Managerial Discretion Processes

KYC Approval Discretion

Scenario	Handling
Members known to senior networkers	CEO may approve
Members known to management	CEO may approve
US residents	CEO may approve (case-by-case)
Non-residents based in US	CEO may approve (case-by-case)
Status	Practice under legal review

Withdrawal Discretion

Scenario	Handling
Standard	Only commission funds withdrawable
Exception	Management has allowed withdrawal of transferred funds
Status	Practice under review
Priority	CEO may prioritize certain withdrawals

Gift Code Cancellation

Scenario	Handling
Unredeemed codes	Management discretion allows cancellation
Redeemed codes	Cannot be undone (CSR delivery + commissions triggered)
Exceptional cases	Database-level intervention possible

Withdrawal Cancellation

Property	Detail
Authority	Management discretion
Timing	Before final processing

Out-of-Sequence Processing

Property	Detail
Reason	Strategic (member loyalty, urgent needs)
Authority	Management discretion

Duplicate Account Discretion

Scenario	Handling
Detection	Support monitors for duplicates
Standard	Removal initiated
Exception	CEO may allow certain duplicates
Warning	Member warned of potential removal if known
Concern	Transparency and consistency

Security Measures for Suspicious Accounts

Additional Verification

Trigger	Requirement
Security concerns	Additional verification required
Suspected misconduct	Withdrawals temporarily halted

Verification Process

Requirement	Detail
Selfie with ID	Member submits photo holding ID
Signed statement	Verifies identity and intent

Related Documentation

- Wallets: OCA & BW
- Internal Operations
- Prohibited Activities

Tax and VAT Regional Guide

Tax treatment varies by jurisdiction. This guide outlines how VAT and sales tax apply across different regions.

Overview

Entity	Tax Status
Amplivo Limited	Cayman Islands (no VAT)
CSR Services Europe OU	Estonia (EU VAT registered)
Canadian operations	Canadian sales tax collected

By Region

Cayman Islands (Amplivo Limited)

Property	Detail
VAT status	Not applicable
Sales tax	None
Purchases from Amplivo.com	No VAT charged
Reason	Cayman Islands has no VAT regime

European Union (CSR Services Europe)

Property	Detail
Operating entity	CSR Services Europe OU (Estonia)
VAT registration	EU VAT registered
VAT invoices	Issued for European buyers
VAT reporting	Reported and paid to EU authorities

EU Buyer Scenarios

Scenario	VAT Treatment
EU individual (no VAT number)	VAT charged at applicable rate
EU business (with VAT number)	Reverse charge may apply
Non-EU buyer	Export, no VAT

Reverse Charge

Condition	Treatment
B2B transaction	Reverse charge note on invoice
Buyer responsibility	Buyer accounts for VAT
Invoice notation	Clearly marked "Reverse Charge"

Canada

Property	Detail
Platform	Canada.Amplivo.com
Tax collected	Provincial/federal sales tax
Rate	Varies by province
Reporting	Quarterly to Canadian authorities

Canadian Tax by Province

Province/Territory	Tax Type	Notes
Ontario	HST	Combined federal/provincial
Quebec	GST + QST	Separate taxes
British Columbia	GST + PST	Separate taxes
Alberta	GST only	No provincial tax
Other provinces	Varies	Check provincial requirements

United States

Property	Detail
Current status	Sales tax considerations under review
State variations	Each state has different rules
KYC	Currently suspended for US residents
Future	USD deposits planned

Non-EU International

Property	Detail
VAT	Not applicable (export)
Local taxes	Buyer responsibility
Documentation	Export invoice provided

Member Tax Obligations

Commission Income

Obligation	Detail
Taxable	Commission income is typically taxable
Reporting	Members must report income in their jurisdiction
Responsibility	Each member is responsible for their own taxes
Documentation	OCA withdrawal records for tax purposes

What Corsair Connect Does NOT Do

Item	Detail
Tax advice	We do not provide tax advice
Withholding	No tax withheld from commissions
Tax forms	No tax forms issued (seek local requirements)
VAT registration	Members responsible for own VAT status

Purchase Scenarios

PNP Purchase from Amplivo.com

Buyer Location	VAT Applied
Global (except Canada)	No VAT (Cayman entity)
Canada	Canadian sales tax applies

PNP Purchase from CSRnow.com

Buyer Location	VAT Applied
EU (no VAT number)	EU VAT charged
EU (with VAT number)	Reverse charge
Non-EU	No VAT (export)

Purchase Order Documentation

Document	Contains
Purchase Order	Banking details, VAT if applicable
Invoice	VAT breakdown, reverse charge note if applicable
Receipt	Payment confirmation

Business Entity Considerations

Corporate Accounts

Aspect	Requirement
VAT number	Provide for B2B treatment
Company documentation	Required for KYB
Local compliance	Member responsibility

Partner (IA) Obligations

Obligation	Detail
Business registration	May be required locally
Income reporting	Required in most jurisdictions
VAT registration	If thresholds exceeded locally
Self-employment tax	Often applies to commission income

Documentation for Tax Purposes

Available from Platform

Document	Location
Commission statements	Back office reports
Withdrawal history	Transaction history
Purchase receipts	Order history
CSR delivery records	CSRnow.com

Recommended Records

Record	Purpose
All withdrawal receipts	Income documentation
Commission reports	Earnings history
Business expenses	Deduction support
Communication records	Business activity evidence

Seeking Advice

Need	Recommendation
Personal tax questions	Consult local tax professional
Business structure	Consult accountant/lawyer
VAT registration	Consult local VAT specialist
Cross-border issues	Consult international tax advisor

Key Contacts

Issue	Contact
VAT invoice request	Support ticket
Missing documentation	Support ticket
CSR Services Europe queries	Through platform support

Disclaimer

This guide provides general information only. Tax laws vary by jurisdiction and change frequently. Members are responsible for understanding and complying with their local tax obligations. Corsair Connect does not provide tax advice and recommends consulting qualified tax professionals.

Related Documentation

- Corporate Structure
- Banking & Deposit Details
- Withdrawals

Thresholds & Limits

All key limits and thresholds in one reference.

Withdrawal Thresholds

CSR Withdrawals

Threshold	Approval Required
< 300,000 CSR	Standard process
≥ 300,000 CSR	**CEO approval**

USDT Withdrawals

Amount	Approval Required
Any amount	**CEO + CIO approval**

Fiat Withdrawals (EUR/CAD)

Currency	Minimum	Maximum
EUR	€50	No stated maximum
CAD	CAD $50	No stated maximum

Processing Times

Deposits

Method	Typical Time
EUR bank transfer	1-3 business days
CAD bank transfer	1-3 business days
USDT (ERC-20)	3-5 minutes (12 confirmations)
USDT (TRC-20)	1-2 minutes (20 confirmations)

Withdrawals

Stage	Time
Request to approval	1-2 business days
Approval to execution	1-2 business days
Bank/network processing	1-3 days
Total typical	~5 business days

Special Cases

Situation	Additional Time
CEO approval required	+1-2 business days
CEO + CIO approval	+2-3 business days
Exceptional cases	Up to 11 weeks

Commission Timelines

Pay Run Schedule

Event	Timing
Weekly cutoff	Friday 23:59 GMT
Calculation	Following days
Credit to wallet	~5 business days

OCA/BW Split

Wallet	Percentage
OCA (On-Chain Account)	70%
BW (Business Wallet)	30%

CSR Delivery Schedule

Phase	Weeks	Delivery
Primary CSR	1-40	Weekly installments
Gap period	41-43	No delivery
Bonus CSR (from BW)	44+	Weekly installments

Processing Fees

CSR Withdrawal Fee

Fee	Amount	Purpose
Withdrawal fee	**250 CSR**	Covers gas costs for on-chain transfer

Note: Fee amount may be adjusted based on network gas costs.

Business Entity Changes

Fee	Amount	Limit
Entity change	**$100**	Once per calendar year, by Nov 30

Business License

Item	Value
Annual fee	$100 equivalent
Renewal period	Annually
Grace period	Per terms

KYC/KYB

Document Validity

Document	Requirement
Government ID	Not expired
Proof of address	Within 3 months
Business documents	Current/valid

Processing Times

Verification	Typical Time
Standard KYC	1-3 business days
KYB	3-5 business days
Resubmission	Additional 1-3 days

Escalation Thresholds

Trigger	Escalate To
Issue unresolved > 72 hours	L2
Issue unresolved > 5 business days	CIO
Disputed amount > €5,000	CIO
CSR withdrawal ≥ 300,000	CEO
Any USDT withdrawal	CEO + CIO

Account Limits

Item	Limit
Personal accounts	1 per person
Business entity accounts	1 per entity (requires KYB)
Maximum positions per IA	**2 total** (1 personal + 1 business entity)
Duplicate accounts	Not permitted

Member-to-Member Fund Transfers

OCA fund transfers between members are restricted.

Transfer Requirements

Requirement	Detail
KYC status	Both parties must have approved KYC
Organization	Must be within the same downline organization
Source	Commission-earned funds only
Canada	**Not available** to Canadian members

Transfer Restrictions

Restriction	Reason
Deposited funds	Cannot be transferred (anti-laundering)
Cross-organization	Not permitted
Transferred funds	Cannot be withdrawn (source tracing)

Important Notes

- Transferred funds **are not withdrawable** by the recipient
- Funds can only be used for platform purchases (PNPs, licenses)
- This prevents the platform from being used for money transmission