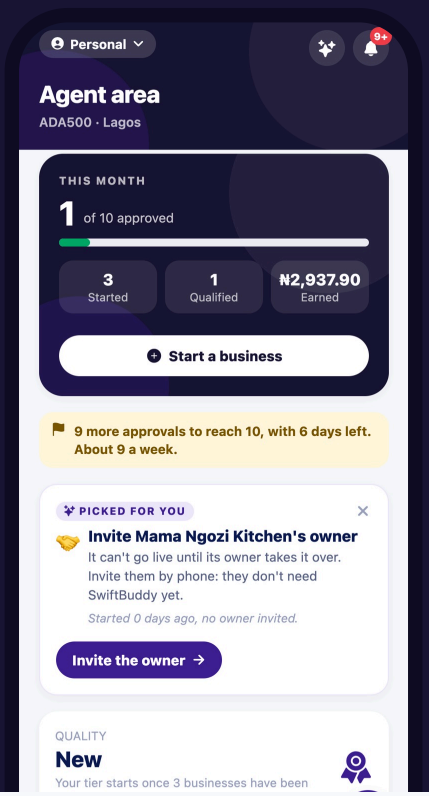
swiftbuddy AFRICA | AGENTS

Put businesses on SwiftBuddy. Get paid twice.

Help shops, sellers, salons, schools and churches near you start taking payments on SwiftBuddy. You earn a bonus when each one gets going, then a share of what SwiftBuddy earns from it for two years.

₦500
for every business you register that takes at least ₦5,000 in its first 30 days

10%
of everything SwiftBuddy earns from that business, every month for its first 24 months



HOW YOU EARN

One bonus, then a monthly share

You only earn on businesses that are real and active. A sign-up that never takes a payment earns nothing, so focus on owners who will use it.

QUALIFYING BONUS

₦500

Per qualified business

Paid once for each business you register that qualifies. There's no limit on how many you can earn.

MONTHLY SHARE

10%

Of SwiftBuddy's income from it, for 24 months

Fees on its withdrawals and the payments it collects, and commission on its store orders, all count. Your 10% is added up each month for its first 24 months after it's approved.

When does a business qualify?

All four, in this order

DAY 0
You register it
With the owner, in your Agent area

OWNER
Owner accepts it
In their own app, after verifying their BVN

SWIFTBUDDY
It's approved
We check the details and it goes live

WITHIN 30 DAYS
₦5,000 comes in
Real payments from customers in its first 30 days live

Qualified: your ₦500 is added to that month's statement, and the 24 months of 10% begin.

EARNINGS CALCULATOR

See what steady work adds up to

An example: 5 businesses qualify each month, and SwiftBuddy earns ₦3,000 a month from each. Every business you add keeps paying you its 10% for 24 months, so your monthly income grows. Try your own numbers on the online guide.

Businesses that qualify each month **5**

SwiftBuddy's monthly income from each one **₦3,000**

Example figure. A busy shop paying out often earns SwiftBuddy more; a quiet one less.

Bonuses in month 1
₦2,500

You earn in month 12
₦20,500

Total over 2 years
₦510,000

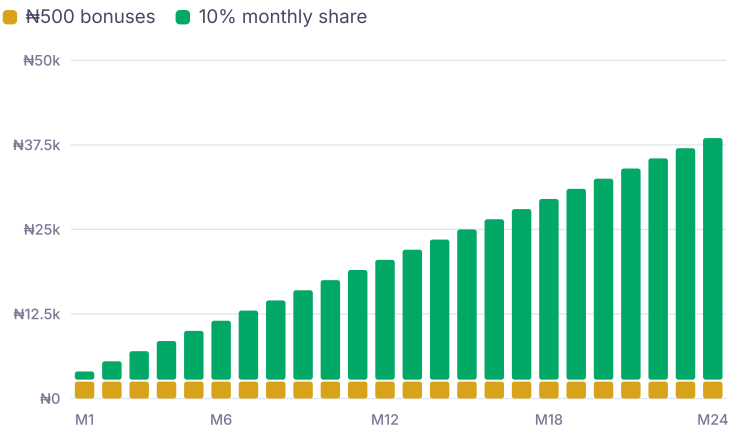
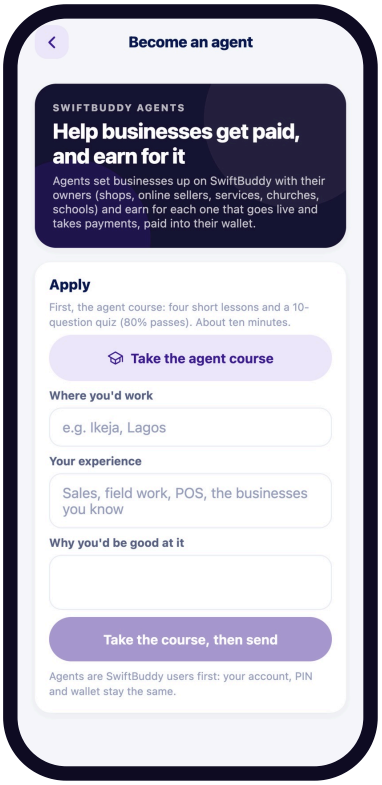


Illustration only, using your example figures. Your statement shows what each business actually earned SwiftBuddy.

STEP BY STEP, IN THE APP

From sign-up to your first commission

Everything happens in the SwiftBuddy app you already use. Your account, PIN and wallet stay the same.



1

Become an agent

Tap **Personal** at the top of Home, then **Become a SwiftBuddy agent**.

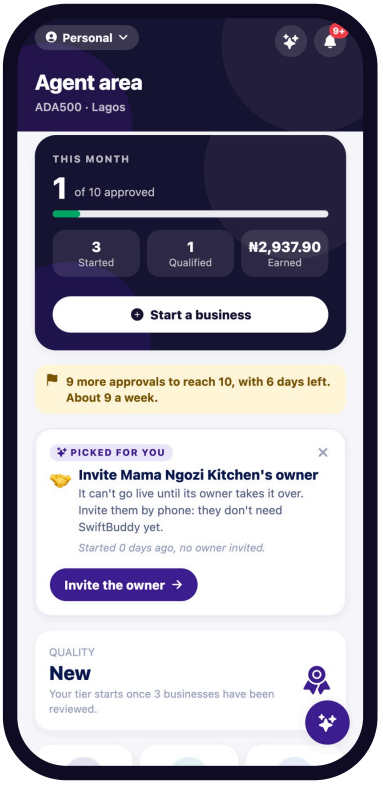
- Verify your identity first (BVN, or NIN with a selfie). Agents are verified SwiftBuddy customers.
- Take the agent course: four short lessons and a 10-question quiz. 80% passes; it takes about ten minutes.
- Say where you'll work and a little about your experience, then send it. We'll tell you when you're approved and give you your agent code.

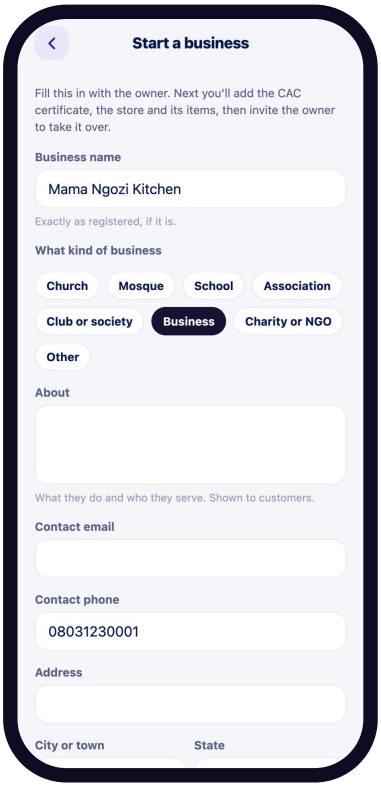
2

Open your Agent area

Tap **Personal** at the top of Home, then **Agent area**.

- Your agent code sits under the title. Owners who register on their own can enter it so the business is credited to you.
- The dark card shows this month: businesses started, qualified, and what you've earned.
- Leads, Visits and Areas help you plan who to see; the Course is there to refresh on the rules.





3

Start the business with the owner

Tap **Start a business**.

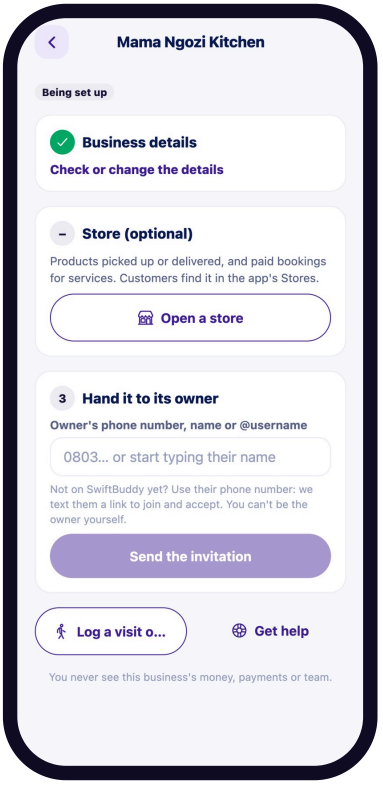
- Sit with the owner and fill in the name exactly as registered, what kind of business it is, and a short line about what they sell.
- Add the business's own email, phone and address (not yours). Add its CAC number if it's registered.
- The same business can't be listed twice, so check it isn't on SwiftBuddy already.

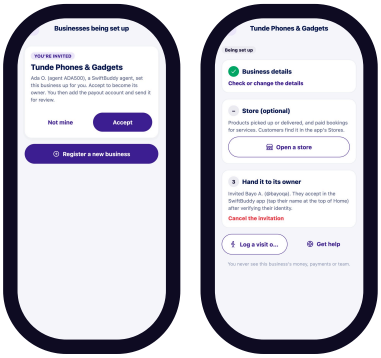
4

Set up the store, then invite the owner

- **Open a store** (optional) and add their products or services so customers can find and pay them in the app's Stores.
- Under **Hand it to its owner**, type the owner's phone number or @username and tap **Send the invitation**.
- Owner not on SwiftBuddy yet? Use their phone number: we text them a link to join and accept.

You can't be the owner of a business you onboard. The owner must be the real owner.





5

The owner accepts in their own app

Owner taps their name at the top of Home, then **Accept**.

- They verify their identity, accept, add the bank account the business is paid out to, and send it for review.
- On your side it shows who you invited while you wait. Help them through it if they're stuck.
- If they tap **Not mine**, check you have the right owner.

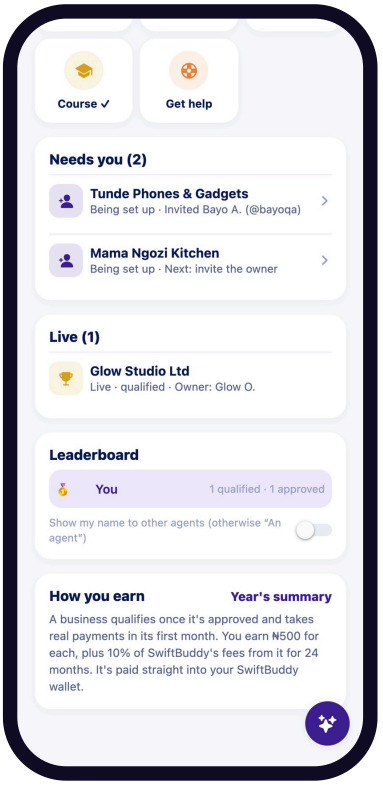
6

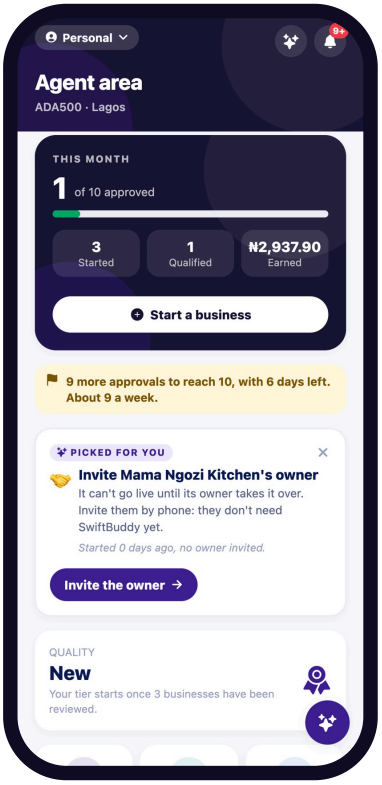
Help it take its first ₦5,000

Once SwiftBuddy approves the business, it's live and its 30 days start.

- Show the owner their QR code and Pay ID so customers can pay them straight away.
- Help them add store items and share their store link on WhatsApp.
- **Needs you** lists what's waiting on you; **Live** shows each business and when it has qualified.

At ~~₦~~5,000 received within 30 days, it qualifies: ~~₦~~500 for you, and 24 months of 10% begin.





7

Get paid every month

- Each month we add up your bonuses and your 10% from every business still in its first 24 months.
- The total is paid into your SwiftBuddy wallet with a statement that lists each business.
- **Year's summary** under How you earn shows everything you've earned so far.

GOOD TO KNOW

The rules that keep it fair

You never touch their money

Agents help with the profile, store and listings only. You can't see or move the business's money, payments, payout account or team.

Real businesses only

Each business is listed once, by its real owner. Owners who say a business isn't theirs aren't asked again.

Setup help has a time limit

After approval you keep setup access for a set period, so you can finish the store with them.

Your share stops if you leave

The 10% runs for each business's first 24 months while you're an active agent. It stops if your agent account is closed.

Quality counts

Your quality tier starts once three of your businesses have been reviewed. Accurate details and active owners keep it high.

Stuck? Ask in the app

Tap **Get help** in your Agent area, or ask Buddy, the helper in the app, any time.