



AFFILIATE AGREEMENT

Affiliate Agreement – Revised (Effective [01-08-2026])

Between:

Provider: *More Credit Card Services (MCCS), LLC*

Affiliate: The individual or entity that applies to and participates in the Provider Affiliate Program (the "Affiliate").

By submitting an application or by participating in the Affiliate Program you confirm that you have read, understood, and agree to be bound by this Agreement.

1. Definitions

Term	Meaning
Affiliate	The person or entity that promotes the Provider's E-Book Guide using a unique referral link and receives commissions for qualified purchases.
Affiliate Dashboard	The portal where Affiliates view commissions, reports, and manage payment details.
Affiliate Platform	The tracking system (e.g., Impact Radius) that records clicks, referrals, and commissions.
Affiliate Site	The Affiliate's website, blog, or other online venue where promotional material is displayed.
Affiliate E-Book Guide	The digital guide sold by the Provider for US \$50.00 on the Provider's website or US \$56.00 when purchased through the E-Book Funnel (PayPal checkout) .
Qualified Purchase	A purchase of the E-Book Guide that meets all eligibility criteria listed in Section 5 .
Referral Identification	The unique tracking code assigned to each Affiliate that ties a sale to that Affiliate.
Proton Mail Account	A verified Proton Mail address that the Affiliate must register with their personal MCCS account.
Promotional Texts	Plain-text copy that can be sent via private messaging on Business or Community Forums and/or Classified Ad Sites.
Custom Social Media Messages	Custom messages that are designed to be sent via private messaging on centralized social-media platforms to get opt-in leads
Centralized Social-Media Platforms	Public platforms such as Facebook, Instagram, LinkedIn, TikTok, X (Formerly Twitter), etc.
Business Forum / Classified-Ad Sites	Sites expressly approved by the Provider for placement of their banners and funnel ads (mentioned in the E-Book Guide).
MCCS Account	The Provider's internal " Member-Customer-Control-System " account used for identity verification.

2. Application & Acceptance

- a. Read, Agree, Sign and Date the Provider's Affiliate Agreement.
- b. Submit signed Affiliate Agreement to the Provider at mailman@morecreditcardservices.com.
- c. Submit the Affiliate Program signup form.
- d. Purchase the Provider's Affiliate Crowdfunding E-Book Guide.
- e. Provider may reject any application at its sole discretion (e.g., **illegal content, policy violations**).
- f. Re-application using the same domain after rejection is prohibited.

3. Promotion of the Affiliate Relationship

1. **Independent Contractor** – Affiliates are not employees; they market the Affiliate Crowdfunding E-Book Guide on their own behalf and keep the commission after the Provider deducts any applicable fees.
2. **Links & Tracking** – Provider supplies a unique referral link (**or JavaScript snippet**). Only approved links may be used.
3. **Search-Engine Marketing** – SEM campaigns for Provider products are prohibited unless expressly authorized in writing.
4. **Keyword Non-Compete** – Affiliates may not bid on or purchase keywords that contain Provider trademarks, product names, or any confusingly similar terms.
5. **Prohibited Activities** – No use of Provider's IP (**logo, trademarks, slogans' etc.**) without prior written permission; no domain name hijacking, meta tag abuse, or "**cookie stuffing**."
6. **Discounts & Coupons** – Only coupons supplied by the Provider may be used; no self-generated discounts.

3.1 Social-Media Restrictions (New)

Affiliates may not place any banner, graphic, video, or "funnel-ad" on any Centralized Social-Media Platform.

Posting the Providers promotional branding on Centralized Social Media Platforms (**e.g., Facebook, Instagram, LinkedIn, TikTok, X**) can be a powerful way to reach audiences quickly, but it also carries several risks for the Provider including their Affiliates and should weigh carefully. Below are the main considerations presented from a few complementary angles, so Affiliates can understand which tradeoffs their Provider decided to take on how to market their promotional branding [\[Click-Here-For-Related-Subject-Matter\]](#).

1 Ownership & Control of Your Content

[Aspect-Why It Matters-Typical Risk]:

Platform Terms of Service: Most platforms claim broad licenses to use, modify, and distribute any content you upload. Your branding assets (**logos, taglines, videos**) could be repurposed in ways you didn't anticipate, or even used in advertising that benefits the platform rather than you.

Data Portability: Exporting your follower list, engagement metrics, or ad performance data is often limited or requires manual effort. If the platform shuts down a page, changes its API, or bans you, you may lose valuable audience insights and have to rebuild them from scratch.

Mitigation: Keep master copies of all creative assets in a secure, private repository (**e.g., Proton Drive**). Periodically download analytics reports and maintain a local list of contacts or leads generated through social channels.

2 Platform Stability & Algorithmic Volatility

[Social platforms regularly tweak their algorithms, ad pricing, or content-visibility rules.]:

Visibility Fluctuations: A post that performed well last month might suddenly get buried due to an algorithm change, reducing organic reach without warning.

Ad Cost Shifts: CPC/CPM rates can spike if the platform prioritizes paid content over organic posts, squeezing limited marketing budgets.

Mitigation: Diversify your distribution mix. Pair social posts with owned channels (**email newsletters, a branded blog, a community forum hosted on Proton Pass or Proton Mail**) so you're not entirely dependent on any single algorithm.

3 Reputation & Brand Safety

Content Moderation: Platforms enforce community guidelines that can be interpreted inconsistently. A harmless promotional image might be flagged for "**misleading**" or "**political**" content, leading to temporary removal or shadow banning.

Association Risks: If a platform suffers a high profile data breach, misinformation scandal, or policy controversy, brands linked to it can experience collateral reputational damage.

Mitigation: Monitor platform announcements and maintain a crisis communication plan. Have pre-approved statements ready for scenarios where your content is removed or the platform's public perception shifts dramatically.

4 Data Privacy & Security

User Data Collection: Social networks harvest extensive metadata about who interacts with your posts (**demographics, interests, device info**). This data can be leveraged for highly targeted advertising, but it also means you're indirectly exposing your audience to the platform's tracking ecosystem.

Potential Breaches: Centralized services are attractive targets for hackers. A breach could expose follower lists, direct messages, or even unpublished campaign drafts.

Mitigation: Limit the amount of personally identifiable information you collect through social channels. Encourage interested prospects to move the conversation to a privacy focused channel (**e.g., Proton Mail or Proton Pass**) for lead capture and follow up.

5 Legal & Compliance Considerations

Advertising Regulations: Certain industries (**finance, health, crypto**) face stricter disclosure requirements that may be harder to enforce on a platform with limited ad review transparency.

Intellectual Property: If you rely heavily on user generated content (**UGC**) for brand promotion, ensure you have clear consent and licensing terms—platforms may not automatically grant you those rights.

Mitigation: Draft a simple brand use policy for UGC and keep records of consent. Consult a legal advisor if your sector has specific advertising rules.

6 Strategic Opportunities (Why Many Still Choose Social)

[Despite the risks, the upside can be compelling]:

Rapid Audience Building: Viral sharing can accelerate brand awareness far beyond what a small budget could achieve via traditional media.

Cost Effective Advertising: Targeted ad tools allow precise demographic reach at relatively low cost, especially when you start with a well-defined niche.

Community Engagement: Direct interaction (**comments, polls, stories**) fosters a sense of authenticity that can differentiate a startup from larger, less personal competitors.

Instead, Affiliates will:

- **Allowed:** Custom Social Media Message(s) via private messaging on Centralized Social-Media Platforms.
- **Allowed:** Promotional Text sent via private messaging on Business or Community Forums and/or Classified-Ad Sites.
- **Allowed:** Banners/Funnel Ad URL links/Graphics/Promotional Text/Videos can be placed directly on Business or Community Forums and/or Classified-Ad Sites.
- **Rationale:** Provider will have "**ownership & control, platform stability, reputation, data-privacy, legal/compliance**".

Instead, Affiliates will not:

- **Not Allowed:** No Banners/Funnel Ad URL links/Graphics/Promotional Text/Videos placed directly on Centralized Social-Media Platforms.
- **Rationale:** Provider won't have "**ownership & control, platform stability, reputation, data-privacy, legal/compliance**".

4. Disclosures

Affiliates must comply with all applicable advertising laws, including the FTC Endorsement Guides. Every page that contains a referral link must display a clear, conspicuous disclosure that the Affiliate receives compensation.

It is the intent of Provider to treat all customers fairly. Accordingly, we require all Affiliates to comply with applicable laws, regulations and guidelines, including without limitation, those concerning advertising and marketing which further includes as applicable the Federal Trade Commission (**FTC**) Endorsement Guides, which require that material connections between advertisers and endorsers be disclosed. This means that all Affiliate Sites (**e.g., directories, review/rating websites, blogs, and other websites**) and any email or collateral that provide an endorsement or assessment of Provider's Services must clearly and conspicuously disclose the fact that you receive compensation for Referred Customers. In addition, disclosures must **(i)** be made as close as possible to the claims, **(ii)** be made on each page of the Affiliate Site containing a Link or referencing Provider, and **(iii)** be immediately evident and not require scrolling, clicking or any other user action to learn you receive compensation. You can read more about how the FTC guidelines apply to you here. FTC guidelines are subject to change over time and it is your responsibility to review and comply with current guidelines as they may change over time. You are advised to seek and obtain your own legal advice on how these rules apply to the Affiliate Site or other promotional activities for which you receive compensation.

Provider reserves the right to withhold Commission Fees and cancel your participation in the Affiliate Program should we determine, in our sole discretion, that you are not in compliance with applicable laws, regulations and guidelines.

Commission Fees will be calculated based on the commission rates stated on the Affiliate Dashboard for each Qualified Purchase (**as defined herein**) subject to commission accruing pursuant to the Agreement. A "**Qualified Purchase**" does **NOT** include any of the following:

- i. A purchase by a Referred Customer that has transferred from any Provider partner or entity that owns, is owned by, or is under common ownership with Provider.
 - ii. A purchase by a Referred Customer who is also associated with any Provider reseller, referral, or other program.
 - iii. A purchase by a Referred Customer that is not up to date on its payments or is subject to a refund, referral, or other program.
 - iv. A purchase that was completed prior to the Affiliate joining the Affiliate Program or was not tracked properly through a Link.
 - v. A purchase by a Referred Customer that has not been in good standing for a period of at least thirty (**30**) days or is in violation of Provider's Terms of Service or other applicable policies at the time the Commission Fees accrue.
 - vi. A purchase that Provider suspects, in its sole discretion, is the result of fraud, which shall include but is not limited to, the use of software that generates real and fictitious information, multiple accounts from the same customer, or the referral of accounts that do not comply with this Agreement.
 - vii. A purchase referred by an Affiliate that has an excessive cancellation rate as determined in Provider's sole discretion.
 - viii. A purchase by a Referred Customer if the Referred Customer was offered or received coupons, refunds, credits or discounts from the Affiliate.
 - ix. A purchase by a Referred Customer if the Affiliate or Referred Customer is in or is promoting a business-opportunity program, as determined in Provider's sole discretion.
 - x. A purchase by a Referred Customer who received a popup with a discounted offer, while leaving Provider's Website during their purchase.
 - xi. A purchase by a Referred Customer who, prior to such purchase, clicked through a Link established by another affiliate under this Affiliate Program.
 - xii. A purchase by a Referred Customer more than thirty (**30**) days after clicking through the Link.
- a. Provider reserves the right to withhold payment of Commission Fees to Affiliates who are new to the Affiliate Program, or who have referrals that are potentially the result of fraud as determined by Provider in its sole discretion, to determine the legitimacy and cancellation rates of Referred Customers.
 - b. Provider reserves the right to suspend the payment of Commission Fees at any time and indefinitely, if it suspects fraud or other improper activity or a potential breach of any of the terms of this Agreement or the Provider Terms and Conditions by the Affiliate or a Referred Customer. Provider reserves the right to deduct from Affiliate's current and future Commission

Fees any and all Commission Fees corresponding to any fraudulent, questionable, or cancelled purchases. If no subsequent Commission Fees are due and owing, Provider may send Affiliate a bill for the balance of such refunded purchase upon termination of Affiliate's participation in the Affiliate Program or termination of the Referred Customer.

- c. Provider reserves the right to immediately cancel or withhold for later review any Commission Fees that fail to meet the criteria of a **"Qualified Purchase."** Affiliate is responsible for monitoring the payment, denial, and withholding of Commission Fees. Provider is not obligated to actively notify Affiliates of the status of Commission Fees. If Affiliate has a question about a Commission Fee that has been cancelled or withheld, Affiliate has thirty **(30)** days from the day the payment would have been due to contact Provider to request that the Commission Fee be paid. Any changes to decisions about cancelled or withheld Commission Fees are strictly made in Provider's sole discretion.
- d. Commissions for any Referred Customer who is associated with any Provider reseller, referral or other program may not be considered a Qualified Purchase, as determined by Provider in its sole discretion. In other words, you may not receive double commissions or compensation.
- e. In the event that the Referred Customers that are referred to Provider by an Affiliate are determined to have an excessive cancellation rate, as determined by Provider in its sole discretion, Provider reserves the right to withhold or decline pending and future Commission Fees to such Affiliate.
- f. Any attempt by an Affiliate to manipulate, falsify or inflate Referred Customers, Qualified Purchases, or Commission Fees to intentionally defraud Provider or any violation of the terms of this Agreement constitutes immediate grounds for Provider to terminate the Affiliate's participation in the Affiliate Program and will result in the forfeiture of any Commission Fees due to the Affiliate.

Key Points Affiliates Should Remember:

Requirement	What it means for you
Clear disclosure	Use plain language (" Paid partnership ", " Affiliate link ") placed near the endorsement—not buried in a footer.
Conspicuous placement	Font size, color, and location must be as noticeable as the claim itself.
Timeliness	Disclose before the consumer sees the endorsement (e.g., at the start of a blog post or video).
Accuracy	Only promote products you have actually used or can substantiate the claim about.
Record-keeping	Keep copies of disclosures and any supporting evidence (receipts, contracts) in case of an audit.

By adhering to these principles, affiliates protect themselves legally, preserve consumer trust, and help maintain a healthy, transparent marketplace.

5. Commission Determination & Qualified Purchases

Commission Rate: 48% of the net sale price of the E-Book Guide.

Purchase Path	Net Sale Price	48% Commission	Approx. Earned per Referral
Direct website purchase	US \$50.00	US \$24.00	\$24.00–\$25.00
Funnel (PayPal) purchase	US \$56.00	US \$26.88	\$26.88–\$28.00

*For simplicity, the Affiliate will be credited **\$24–\$28** per qualified referral, rounded to the nearest whole dollar, as indicated in the program overview.*

Qualified Purchase – A purchase that:

- Is for the E-Book Guide (**price as above**).
- Occurs through the Affiliate's unique referral link.
- Is not excluded under any of the sub clauses (**i-viii**) listed in the original agreement (**e.g., fraud, reseller purchases, coupon misuse, etc.**).

Commission Threshold – The Affiliate must accrue at least **US \$48.00** in commissions before a payout is triggered (**equivalent to two qualifying referrals**). The Provider may adjust this threshold at its discretion, with notice posted on the Affiliate Dashboard.

6. Commission Payments

a. **Timing** – 29-31 days after month of accrual.

b. **Payment Methods** – Bitcoin, [PayPal](#), [Zelle](#) or U.S. Mail (i.e., **USPS Money Order**).

c. **Verification Requirements** – To receive payouts, the Affiliate must have:

- Verified [Proton Mail account](#) linked/registered to their **More Credit Card Services (MCCS)** + [PayPal](#) and/or [Zelle](#) accounts **and** valid mailing address.
- Either a [PayPal](#) and/or [Zelle](#) account or a valid mailing address/P.O. Box for money order delivery.

d. **Tax Documentation** – U.S. Affiliates must submit a [W-9](#); non-U.S. Affiliates a [W-8](#) before any commission is payable.

- **Result:** Payments are reported on **Form 1099-NEC (U.S. affiliates)** or **Form 1042-S (foreign affiliates when U.S. withholding applies)**.

e. **Dispute window** – Disputes must be filed within 45 days of the disputed sale; later filings will be barred.

7. Data Security & Privacy

Affiliates must comply with GDPR, CCPA, and all applicable data protection laws when handling personal data of referred customers. They must assist the Provider with any data-subject requests and maintain appropriate technical safeguards.

8. Obligations Regarding Your Affiliate Site

Maintain accurate, lawful content; do not infringe third-party rights; keep the site operational; cooperate with Provider audits; and provide accurate tax information to the Provider, promptly notifying the Provider of any changes to your address, Taxpayer Identification Number (**TIN**), or residency status. Failure to keep this information current may result in delayed payments or required tax withholding.

- **Tax-Information Obligations:**
 - Provide a valid Form [W-9](#) (or appropriate Form [W-8](#)) upon enrollment.
 - Notify Provider within 10 business days of any change to your address, TIN, or residency.
 - Failure to maintain current tax information may trigger backup-withholding or payment delays.

9. Provider Responsibilities

- **Provision of Materials (links, tracking codes, promotional text etc....):** Provider will supply the Affiliate with approved links, tracking codes, and any promotional text required for compliance with **Section 3.1**.
- **Order Processing (no refunds; all sales final):** Provider will process all orders for the E-Book Guide, handle payment collection, and manage account creation for purchasers.
- **Tracking & Reporting (via Affiliate Platform):** Provider will record clicks, referrals, and qualified purchases via the Affiliate Platform and make commission reports available through the Affiliate Dashboard.
- Provider will report all payments on **Form 1099-NEC (U.S. affiliates)** or **Form 1042-S (foreign affiliates when U.S. withholding applies)**.

When Provider Issues a 1099-NEC:

- **Threshold:** \$600 or more in total commissions paid to a U.S. affiliate during a calendar year.
- **Form to use:** **Form 1099-NEC**, Box 1 = "**Non-employee compensation.**"
- **Deadlines:**
 - **To the affiliate:** Last day of month (**mail or electronic delivery**).
 - **To the IRS:** Last day of month (**electronic filing is strongly recommended; paper filing has same deadline**).

If an Affiliate never reaches \$600, the Provider doesn't need to file a **1099-NEC** for them, but they still must retain the **W-9** on file for at least three years.

How Provider Handles Foreign Affiliates:

1. **Collect the appropriate certification form**
 - **Foreign individual** → Form **W-8BEN**
 - **Foreign entity** → Form **W-8BEN-E**
 - **Foreign intermediary** → Form **W-8IMY** (plus the underlying **W-8BEN/E** or **W-8ECI** for the beneficial owners)
 - **Foreign person whose income is effectively connected with a U.S. trade or business** → Form **W-8ECI** (no withholding)
 - **U.S. person (citizen, resident, or domestic entity)** → Form **W-9** (issue **1099-NEC**, no withholding)
 2. **Determine the source of the Affiliate's commission (the "service" they provide)**
 - **Marketing performed entirely outside the United States**
 - **Source:** Foreign-source (personal-service income is sourced where the service is performed).
 - **Tax consequence:** No 30% withholding, no **Form 1042-S**. Keep the **W-8BEN/E** on file.
 - **Marketing performed inside the United States (e.g., the affiliate works from a U.S. office, travels to the U.S. and runs the campaign there, or the foreign entity has a U.S. fixed place of business that generates the commission)**
 - **If the affiliate is a foreign person** → U.S.-source → 30% withholding (or treaty-reduced rate) and file **Form 1042-S**.
 - **If the affiliate is a U.S. person** → Collect Form **W-9** and issue **Form 1099-NEC** (no withholding).
 - **Targeting U.S. customers or using a U.S. server for the sale** does not affect the source of the commission. The source continues to follow the location where the marketing service is performed.
 3. **Apply any treaty benefit (if applicable)**
 - Withhold 30% of the commission. When the Affiliate is a foreign person with U.S.-source income, they may claim a reduced withholding rate in **Part II** of the **W-8BEN/E**.
 - Verify the treaty article and the reduced rate; withhold only the reduced amount.
 4. **Record-keeping**
 - Keep the collected **W-8/W-9** forms for at least **three (3)** years from the date of receipt (or until a new form is provided).
 - If the Affiliate withhold tax, file **Form 1042-S** annually and remit the withheld amount to the IRS.
 - If the Provider issues a **1099-NEC**, they will file the 1099 and furnish a copy to the Affiliate around approximately January 31 of the following year.
- **Customer Support (24/7 via Mastodon instance):** Provider will offer 24/7 customer support through the designated Mastodon Social instance [[click-here](#)] or send us an email and they will get back to you!

9-A. Distribution of the Password-Protected E-Book Guide & Affiliate Tools Package

1. **Delivery Method** – After purchase, Provider emails a password-protected PDF of the E-Book Guide plus the Affiliate Tools Package to the Affiliate's verified Proton Mail address that is linked to their MCCA account.

2. **Eligibility** – New affiliates receive the package whether the purchase came through a referral link or directly on the Website/Funnel.
3. **Access Control** – Password sent in the same email; same credentials unlock both files.
4. **No Additional Charges** – Included in purchase price.

NOTE: Refunds are not offered for the E-Book Guide. All sales are final, and Affiliates will continue to earn the 48% commission on every qualifying referral purchase through their link, regardless of any subsequent request for a refund.

[Warning]: All serious prospects who purchase our Affiliate Crowdfunding E-Book Guide to become a lifetime affiliate member will receive a unique password in your Proton Mail account to open the e-book guide and the Affiliate Tools Package respectively. Please do not share or forward those passwords to absolutely nobody, otherwise it will hurt the Provider's intellectual material or property and prevent you from earning any commissions through our program.

When you sponsor prospects into our program, we at **More Credit Card Services (MCCS)** are the only ones who can be responsible for distributing the download link for the E-Book Guide and Affiliate Tools Package along with their respective sensitive password. Always remember that you (**our affiliate member**) are never to distribute them at any time.

11. Policies & Pricing

- Provider may change service pricing, commission percentages, or payment schedules at any time; changes become effective upon posting on the Provider website.

12. Email & Publicity

- Bulk emailing is prohibited without prior written consent. Emails must only be sent to contacts who have opted in. Violations may result in forfeiture of commissions.

13. Intellectual Property Licenses

- Affiliate grants Provider a license to use the Affiliate's trademarks for program promotion.
- Provider grants a limited, revocable license to use its IP solely for promoting the E Book Guide as described.
- Provider has given full rights to all affiliate members who purchased the E-Book Guide to market and earn commissions. However, all affiliates must abide by the rules according to this Agreement.

These clauses is essentially three "**cross-licensing**" promises that let each party use the other's brand-related assets—but only for a very specific purpose and under strict limits.

What it says	What it means in plain language
Affiliate grants Provider a license to use the Affiliate's trademarks for program promotion.	The affiliate (the person or company that signed up for the program) is giving the provider (the company running the program) permission to display the affiliate's brand names, logos, or other trademarked material when the provider talks about or markets the affiliate program. This permission is limited to " program promotion ," meaning the provider can't use the affiliate's marks for anything else (e.g., unrelated products, internal documents, etc.).
Provider grants a limited, revocable license to use its IP solely for promoting the E-Book Guide as described.	In return, the provider gives the affiliate a short-term, withdrawable right to use the provider's intellectual property (such as the provider's logo, name, or copyrighted content) only when the affiliate is marketing the specific " E-Book Guide " that the agreement references. " Limited " means the scope is narrow (just that guide), and " revocable " means the provider can cancel the permission at any time if the affiliate breaches the terms or the provider decides to stop the arrangement.

Key Take-Aways:

- Both sides get permission to use each other's branding, but only for the purposes spelled out in the agreement.

- The rights are not permanent; the Provider can withdraw its license, and the Affiliate's permission is also limited to the program-promotion context.
- Any use outside those defined activities would be a breach of the agreement and could lead to the license being terminated or legal action.

So, if you're the Affiliate, you can put the Provider's logo on the landing page for the E-Book Guide, but you can't use it on unrelated blog posts. Conversely, the Provider can mention your brand when describing the affiliate program, but can't slap your logo on a completely different product they sell.

14. Term & Termination

- Either party may terminate at any time, with or without cause.
- Earned commissions payable only if purchases remain valid (**no cancellation within 30 days**).

15. Modification

- Provider may amend this Agreement at any time; continued participation after posting of amendments constitutes acceptance.

16. Limitation of Liability

- Provider's aggregate liability shall not exceed US \$500. No liability for indirect, consequential, or punitive damages.

17. Indemnification

- Affiliate will indemnify Provider against any claims arising from IP infringement, breach of this Agreement, or violations of law.

18. Confidentiality

- Both parties must keep the terms, commission rates, and any proprietary information confidential, except as required by law or court order.

19. Governing Law & Arbitration

- **19A:** This Agreement shall be governed by and construed in accordance with the laws of the State of California, without regard to its conflict-of-laws principles.
- **19B:** Any dispute, controversy, or claim arising out of or relating to this Agreement, including the breach, termination, or invalidity thereof, shall be finally resolved by binding arbitration administered by the American Arbitration Association (**AAA**) under its Commercial Arbitration Rules. The arbitration shall be conducted in Hayward, California, United States, in the English language.
- **19C:** The arbitrator's award shall be final and binding upon the parties, and judgment on the award may be entered in any court having jurisdiction.
- **19D:** Each party shall bear its own costs and expenses of the arbitration, except that the prevailing party may recover reasonable attorneys' fees and costs as permitted by applicable law.

NOTE: The Provider will be using standard governing-law clause pending a formal legal review; we will notify you of any changes. In the meantime, clauses 19A-19D will be used until a formal attorney-reviewed amendment is made.

20. Miscellaneous

20-A. Assignment, waiver, force majeure, and other standard provisions remain unchanged.

Provision	What it means in plain English	Why it matters for an affiliate agreement
Assignment	Can the affiliate (or the provider) transfer its rights or obligations under the agreement to someone else? Typically the clause says the affiliate cannot assign the agreement without the provider's written consent, while the provider may retain the right to assign (e.g., if it sells the business).	Prevents a rogue affiliate from selling the contract to a third party who might not meet the program's standards, and protects the provider's ability to restructure or sell the affiliate program without breaching contracts.
Waiver	A party's failure to enforce a right now doesn't mean they give up that right forever. If the provider lets an affiliate miss a deadline once, it doesn't automatically waive the right to enforce that deadline later.	Protects both sides from unintentionally losing leverage. For example, if the provider overlooks a minor breach, it can still enforce the clause later because the oversight is treated as a "waiver" only if expressly documented.
Force Majeure	Excuses performance when extraordinary events beyond anyone's control occur (natural disasters, war, pandemics, government actions, major internet outages, etc.). The clause usually requires the affected party to give notice and try to mitigate the impact.	Affiliate marketing often depends on online platforms and payment processors. If a massive outage or a new regulation shuts down a major ad network, the force-majeure clause lets both parties pause obligations without being in breach.
Other Standard Provisions	This umbrella term captures the usual "boiler-plate" items such as: <ul style="list-style-type: none"> • Governing Law & Jurisdiction – which state or country's courts interpret the contract. • Severability – if one provision is invalid, the rest stays alive. • Entire Agreement – the written contract supersedes any prior emails or verbal promises. • Notice Requirements – how formal communications (e.g., termination notices) must be delivered. • Amendments – changes must be in writing and signed by both parties. 	These clauses keep the agreement tidy, predictable, and enforceable. They prevent disputes over "what was agreed" and ensure any future modifications follow a clear process.

20-B. The Provider has structured another viable program centered on "**Two Separate & Diverse Program Methods**" that is optional for Affiliates called **Brick & Mortar Business** and **Internet Viral Business** for receiving perpetual \$1.00 mutual-gifting donations amongst the prospects they've recruited, sponsored and trained. If Affiliates decide to participate in these optional programs, it is **pseudo-mandatory** that everyone does their part in sending their \$1.00 mutual-gifting donations within the manager's group table(s), otherwise the group table's perpetual process locks up preventing the other Affiliate sponsors from getting their donations.

If this issue happens while you are sponsoring and training your group members, you will want them to go 3 or 5 deep which means replacing any that are not serious about building your organization or group table for continuing to generate and strengthen both capital and social-capital amongst the other serious participants.

Core Definitions:

Term	Meaning in Capital and Social-Capital Context
Pseudo-mandatory	An activity that participants treat as obligatory because of strong informal pressure, cultural expectations, or reputational stakes, even though no formal sanction exists.
Social capital	The set of relationships, norms, and trust that enable cooperation and collective benefit. <ul style="list-style-type: none"> • Benefits & Explanations: <ul style="list-style-type: none"> ➤ Signal of commitment - When people consistently perform a pseudo-mandatory behaviour (e.g., attending community meetings), others infer reliability and willingness to contribute. ➤ Creates predictable interaction patterns - Predictability reduces transaction costs—people know what to expect from each other, facilitating smoother collaboration. ➤ Reinforces shared norms - Repeated adherence solidifies the norm itself, turning it into a cultural cornerstone that binds the group together. ➤ Facilitates trust building - Trust grows when members see peers voluntarily meeting the same expectations, even without external enforcement. ➤ Encourages reciprocity - By doing something "they expect," you trigger a reciprocal response, strengthening the give-and-take cycle central to social capital.
Mutual-Gifting / Donation Capital	The practice of individuals or organizations giving assets, such as money or securities, to charitable causes or other individuals, often with the intention of benefiting both the giver and the recipient. <ul style="list-style-type: none"> • Dimension of Mutual-Gifting Capital <ul style="list-style-type: none"> • Reciprocity expectations • Visibility of contributions • Frequency of giving • Equitable distribution • Accountability & stewardship • On-boarding of new participants

Term	Meaning in Capital and Social-Capital Context
	<ul style="list-style-type: none"> • How a pseudo-mandatory practice shapes it <ul style="list-style-type: none"> • Community members post a "thank-you" note after receiving a gift, even though no rule forces them to. • Participants share a small token (e.g., a coffee voucher) with a new member within the first week of joining. • Donors update a public "gift-ledger" (Google Sheet, Discord channel, or community board) after each contribution. • Recipients announce publicly when they've used a donated resource (e.g., "I built the prototype thanks to the 3D-printer time you gave me"). • Members commit to a "monthly micro-gift" (e.g., \$5, a skill-hour, or a seed packet) even though the platform does not enforce a schedule. • Groups hold a regular "gift-swap night" where everyone brings something to share. • When a large donation arrives, the group creates a rotating allocation list and announces who receives the next share, even though the donor didn't dictate the split. • Volunteers rotate the role of "gift-coordinator" each cycle. • Recipients file a brief "impact report" (one paragraph) describing how the gift helped them. • Givers request a short follow-up conversation after a donation. • New members are asked to contribute a "welcome gift" (could be a skill, a small monetary amount, or a resource) within their first two weeks. • The group shares a starter-kit checklist that includes "make your first contribution." • Why the "pseudo-mandatory" effect works <ul style="list-style-type: none"> • The act becomes an unwritten norm because people interpret it as a sign of gratitude and willingness to keep the exchange loop alive. Skipping it signals ingratitude, reducing the giver's willingness to give again. • Public acknowledgment creates social proof. Others see that giving is noticed and valued, encouraging them to give as well. The practice feels compulsory because the community rewards visibility. • Regular cadence builds a rhythm that participants internalize. The expectation that "everyone shows up each month" becomes a de-facto requirement; missing a month raises a mild social penalty (questions, reduced trust). • Rotation signals fairness and prevents power concentration. Because most members see rotation as the only way to stay trusted, they treat it as mandatory. • These check-ins turn a one-off gift into a relationship. The community adopts them as a norm because they protect the reputation of both giver and receiver. • The early-gift requirement signals commitment. Even though it isn't contractually required, newcomers feel compelled to comply to be accepted.

21. More Credit Card Services (MCCS) and ClixGalore Affiliates

For those of you who are current members of ClixGalore's Affiliate Network or are current MCCS Affiliate Network members that want to be associated with both networks to promote the Provider's E Book Guide for commission earnings, there's no rule in ClixGalore and the Provider (MCCS) that forbids a marketer from being a member of multiple affiliate programs at the same time, provided that:

1. **Each program's tracking stays separate** (the ClixGalore link must be used for any traffic you want to credit to ClixGalore, and the provider-site link must be used for traffic you want to credit to the Provider's own program).
2. **Both programs' terms of service are respected** – e.g., no "cookie-stealing," no deceptive claims that the sale is coming from one network when it's actually being tracked by the other.
3. **You disclose the relationship** if you're promoting the e-book on a public channel (FTC/consumer-protection guidelines still apply).

Why ClixGalore allows this:

1. **No exclusivity clause** – ClixGalore's standard terms do not forbid affiliates from participating in other programs.
2. **Separate tracking** – As long as each network's cookie/pixel stays on its own landing page, there is no "cookie-stealing" or double-counting of a single transaction.
3. **Mutual benefit** – The Provider gains a new affiliate who already knows how to promote the product; ClixGalore gains additional exposure for its offer.

How it works in practice[a]:

Step	What the affiliate does	What the provider does	Approx. Earned per Referral
1. Join ClixGalore	Accepts the invitation, gets a ClixGalore-issued affiliate ID and a tracked link (https://track.clixgalore.com/click&aff_id=XXXX).	Lists the e-book as an offer in the ClixGalore dashboard, sets commission, cookie period, etc.	\$24.00–\$25.00
2. Join the provider's own program	Purchases the e-book through the provider's site (or via a special "become an affiliate" landing page). After the purchase, the provider's system issues a personal referral link (e.g., https://myshop.com/ebook?ref=MYAFF123).	Grants the affiliate a unique referral URL that tracks sales made directly on the provider's site.	\$26.88–\$28.00
3. Promote	<ul style="list-style-type: none"> • Uses the ClixGalore link when posting on channels that are part of the ClixGalore partnership (e.g., blog posts that are part of the network's promotional pool). • Uses the provider-site link when speaking as a member of the provider's own program (e.g., a newsletter that is only for members of the provider's community). 	<ul style="list-style-type: none"> • Monitors ClixGalore dashboard for clicks/conversions that came through the network. • Monitors its own affiliate dashboard for sales that came through the provider-site link. 	
4. Get paid	<ul style="list-style-type: none"> • ClixGalore pays the affiliate according to the network's schedule (weekly/bi-weekly, etc.). • Provider pays the affiliate according to its own terms (could be monthly, via PayPal, etc.). 	Both payments are independent; the affiliate receives two separate commissions if both links generate sales.	

How it works in practice[b]:

Phase	What the affiliate does	What the provider does
1. Join ClixGalore	Accepts the invitation, receives a ClixGalore-issued affiliate ID and a tracked link (https://track.clixgalore.com/click&aff_id=CG123).	Lists the e-book as a ClixGalore offer, sets commission, cookie period, etc.
2. Purchase the e-book through the provider's site	Clicks the ClixGalore link (so the sale is credited to ClixGalore). Completes the purchase.	Detects that the buyer has bought the e-book and that the purchase originated from a ClixGalore click (the ClixGalore cookie is still present).
3. Provider creates a "become an affiliate" referral link	After the purchase is confirmed, the provider's system automatically generates a unique referral URL for that buyer (e.g., https://myshop.com/ebook?ref=PR0V456).	Sends the newly-created referral link to the buyer (often on the "Thank-you" page or via email) and activates the buyer's status as an official affiliate member of the provider's own program.
4. Promote onward	<p>The affiliate now has two links:</p> <ul style="list-style-type: none"> • ClixGalore link – used whenever they want credit from the ClixGalore network. • Provider-site link – used for any traffic they drive as a member of the provider's own program. 	<p>Tracks two separate streams:</p> <ul style="list-style-type: none"> • Sales that came through the ClixGalore link (paid by ClixGalore). • Sales that come through the provider-site link (paid by the provider).

Key point: The original e-book sale that qualified the affiliate for the provider's program is credited to ClixGalore (because the click came from a ClixGalore link). The new referral link only applies to future sales the affiliate drives as a member of the provider's program.

Key considerations & best-practice checklist:

✔ Item	Why it matters
Keep tracking IDs distinct	Prevents "lost" commissions. If a ClixGalore link is used with the provider's cookie, ClixGalore won't see the click and the affiliate gets nothing from that network.
Do not "double-count" a single sale	A single purchase can only be credited to one network. If the buyer clicks a ClixGalore link, the sale is recorded in ClixGalore; the provider's system will see the transaction as a referral from ClixGalore, not from the provider's own affiliate ID. Conversely, if the buyer clicks the provider's link, the sale goes to the provider's program, not ClixGalore.
Transparent disclosure	When you post a link, label it clearly (e.g., "Earn commission via ClixGalore" vs. "Earn commission via my-site affiliate program"). This satisfies consumer-protection rules and avoids confusion.
Check both programs' TOS	Some networks have "exclusivity" clauses for certain product categories. ClixGalore's standard terms do not impose exclusivity, but always verify the latest contract language.
Avoid "cookie-stealing"	Do not place the provider's tracking pixel on a ClixGalore-tracked landing page (or vice-versa). Each landing page should contain only the pixel associated with the network that owns the link.
Report conflicts promptly	If you notice a sale showing up in one dashboard but not the other (e.g., a click from a ClixGalore link that you think should have been recorded by the provider), contact both support teams with timestamps and link details.

Practical checklist for the provider:

✔ Item	How to implement
Generate the provider-site referral link only after a purchase	Add a post-purchase hook in your e-book checkout flow that creates a unique affiliate token (e.g., <code>ref=PROV456</code>) and sends it to the buyer.
Keep the ClixGalore tracking pixel on the purchase page	Do not remove the ClixGalore cookie or pixel before the purchase finishes; otherwise the sale won't be credited to ClixGalore.
Show a clear "Become a Partner" message	On the order-confirmation page, display something like: "Thanks for buying! Click here to become an official affiliate and receive your personal referral link."
Separate landing pages	<ul style="list-style-type: none"> • ClixGalore landing page – contains only ClixGalore's tracking code. • Provider-only landing page – contains only your own affiliate pixel.
Disclose both relationships	<p>When you promote the e-book, label the links:</p> <ul style="list-style-type: none"> • "Earn commission via ClixGalore" (for the network link). • "Earn commission via MySite Affiliate Program" (for your own link).
Document the workflow	<p>Keep a short SOP for your tech team:</p> <ul style="list-style-type: none"> • Detect ClixGalore cookie → allow purchase → after success, generate provider-referral token → email/link to buyer.
Verify with ClixGalore support	Let them know you'll be issuing a "post-purchase affiliate enrollment" flow; they can confirm it doesn't violate any policy.

What the affiliate must remember:

1. **Use the correct link for each purpose** –
 - **ClixGalore link** = commission from the ClixGalore network (**the original sale**).
 - **Provider-site link** = commission from the provider's own program (**future sales**).
2. **Do not replace the ClixGalore link with the provider's link** when trying to earn a ClixGalore payout. That would result in zero commission from ClixGalore.
3. **Disclose** which program they're earning from when sharing links (**FTC/consumer-protection best practice**).
4. **Track both streams** in their own analytics (e.g., UTM parameters `utm_source=clixgalore` vs. `utm_source=myshop`).

Example workflow for an affiliate who wants to use both programs:

1. **Sign up** on ClixGalore → get `aff_id=CG123`.
2. **Buy the e-book** on the provider's site using the "Become an affiliate" purchase flow → receive `ref=PROV456`.
3. **Create two promotional assets:**
 - **Asset A (blog post, SEO article)** → embed the ClixGalore link: `https://track.clixgalore.com/redirect?offer=987&aff_id=CG123`.
 - **Asset B (email to your own mailing list, which you manage as a provider-program member)** → embed the provider link: `https://myshop.com/ebook?ref=PROV456`.
4. **Publish** each asset on the appropriate channel.
5. **Track** results in both dashboards; you'll see separate click-through and conversion numbers.
6. **Collect payouts** from both networks according to their schedules.

What if the provider wants only ClixGalore affiliates to be able to become members of its own program after purchasing the e-book?

That's perfectly doable:

- **Step 1:** In the provider's checkout flow, after a successful purchase, display a "**Become a Partner**" button that registers the buyer as a member of the provider's affiliate program.
- **Step 2:** The registration page can ask, "**Did you arrive here via a ClixGalore link?**" and optionally capture the `aff_id` as a hidden field. This lets the provider attribute the new affiliate sign-up back to the ClixGalore affiliate (**optional bonus**).
- **Step 3:** The provider still must keep the ClixGalore tracking cookie intact for the original sale; the subsequent "**partner-registration**" step is a separate event and does not interfere with the original commission.

Result: The original ClixGalore affiliate gets paid for the e-book sale, and the buyer becomes a new affiliate in the provider's own program (**eligible for future commissions on their own promotions**). This "**dual-onboarding**" model is common in SaaS and digital-product ecosystems.

Bottom line:

- **Allowed: Affiliates can belong to both networks** – ClixGalore affiliates can purchase the e-book, receive a provider-generated referral link, and then promote that link as members of the provider's own affiliate program.
- **Requirements: Clear labeling, separate tracking pixels, and honest disclosure** are the three pillars that keep everything compliant and ensure you get paid from both sides. Just keep the links and two tracking systems separate, disclose which link is being used, and obey both programs' terms of service.
- **Benefit:** The affiliate earns **two potential revenue streams** (ClixGalore commission on the initial sale + ongoing commissions from the provider's program).

Example email you could send to a new affiliate after purchase:

Subject: Welcome – Your Affiliate Links Inside!

Hi [First Name],

Thank you for purchasing the "E-Book Guide". Because you came through a ClixGalore link, you've earned a commission from the ClixGalore network for that sale.

****Your next step – become an official affiliate of our site****

As a thank-you, we've automatically enrolled you in our own affiliate program. Below is your personal referral link that you can share to earn commissions on any future sales you generate:

🔗 <https://myshop.com/ebook?ref=PROV456>

****How it works****

- Use the ****ClixGalore link**** (you already have it) whenever you promote the e-book on channels that are part of the ClixGalore network. Those sales will be paid by ClixGalore.

- Use the ****provider link**** above for any traffic you drive directly from your own blog, newsletter, or social media. Those sales will be paid by us.

Both programs are completely independent, so you can earn from both streams at the same time.

If you have any questions about tracking or payouts, just reply to this email.

Happy promoting!

[Your Name]

Affiliate Partnerships Team