MyWealthHub – Unified Program Overview (Updated)

The MyWealthHub platform is a unified ecosystem that combines **Stokvel**, **Wealth Ambassadors**, and **Wealth Entrepreneurs** under one central account and backend. A single login allows members to participate in different roles depending on their membership level, wallet balances, and KYC status. Growth of the platform is powered by a **5-level forced matrix (Power of 5)** with spillover placement and weekly settlements. All subprograms connect to the same backend and database, ensuring shared compliance, role-based dashboards, and consistent reporting. All new members pay a R1000 registration fee upon signing up or after 1-month free trail, with locked features.

New role (subsystem): Sales Representative — a commission-only entry role that uses the Ambassador dashboard (with locked features) and pays no membership fee until upgrading.

Stokvel Module

The Stokvel program is reserved for members with an **active TFSA under Gayede Bluestar (Sanlam)**. Members who fail to activate their TFSA within three months are automatically deactivated. Each participant has two wallets: a **Personal Wallet** (commissions and direct earnings) and a **Group Wallet** (pooled contributions for lending). Contributions range from **R1,000–R3,000** via PayFast/Cash (or approved gateway), and the Group Wallet may be used for lending through licensed partners. Profits from lending are split **50/50**, with half reinvested into the Group Wallet and half distributed to members' Personal Wallets on a **pro-rata** basis. Members may transfer from their Personal Wallet to the Group Wallet to meet contribution obligations.

Scenarios & Routes

New Member Joins Stokvel
→ User registers → confirms active TFSA → chooses contribution (R1,000–R3,000) → pays via PayFast → funds go to Group Wallet → membership confirmed.

Member Misses Contribution
→ Missed cycle → system sends reminder → grace period (e.g., 30 days) expires → stokvel group membership **suspended** → no profit access until contributions resume.

Member Transfers Funds
→ Personal Wallet → Group Wallet transfer → system deducts and logs transaction → Group Wallet balance updated.

Lending Profit Distribution
→ Partner returns profits → 50% to Group Wallet → 50% distributed pro-rata to Personal Wallets → histories updated.

Auto-Deactivation (TFSA Inactive)
→ TFSA inactive for 3 months → account **locked** → contributions paused → reactivation required to rejoin.

Ambassador Module

The Ambassador program enables members to earn by referring others, following a **5-level forced matrix (Power of 5)** with left-to-right spillover. Every referral event is tracked for membership fee payments, TFI activations, and marketplace campaign activity. Ambassadors earn **direct** commissions and **matrix** commissions. Withdrawals are available once balances reach **R2,500**, with **20%** of earnings held in **reserve for three months** to cover potential clawbacks. **Weekly payout cycles** process withdrawals. Members can start as Ambassadors on a **one-month free trial**, where earnings accrue but cannot be withdrawn until the user upgrades to a paid membership.

Scenarios & Routes

Ambassador Registers & Refers
→ Member upgrades to Ambassador → receives referral link → recruits' new user → new user placed in matrix (spillover if full) → referral logged.

Trial User Referred
→ Trial member joins → Ambassador sees **pending** earnings → earnings remain **locked** → upgrade activates payout → non-upgrade may lapse/delete pending per policy.

Commission Earned & Payout
→ Referral generates commission → **80%** credited to available balance → **20%** moved to reserve → balance ≥ **R2,500** triggers payout eligibility → **weekly cycle** processes withdrawal.

Spillover Placement
→ Ambassador recruits 6th person → system auto-places recruit in first available downline slot → both recruiter and upline benefit.

Inactive Ambassador
→ Ambassador membership lapses → still visible in matrix → commissions **bypass** to next active upline until membership is restored.

Sales Representative Module (New – Subsystem of Ambassador UI)

Purpose: A **commission-only** entry role that pays **no membership fee**, uses the **same dashboard template as Ambassadors**, but with key features **locked** until upgrade.

Designed to accelerate platform growth while giving reps a frictionless path to become Ambassadors.

Access & Limits:

- **Dashboard:** Ambassador UI with role-based visibility.

  o **Visible & active:** Direct referral tools, basic analytics, personal e-wallet, notifications.

  o **Visible but locked (with upgrade CTA):** Team Genealogy, Matrix earnings, Rank/Bonuses, Advanced Training/Assets.

- **Earnings: Direct referral commission only** (for successful paid membership activations or other admin-defined "qualified" events). No matrix income, no rank bonuses.

- **Payout Policy:** Same platform-wide rules unless changed by Admin → **weekly payouts**, **R2,500** minimum, **20% reserve** for 3 months.

- **KYC:** Required **before first payout** (bank details, ID/KYC).

- **Upgrade:** One-click **Upgrade to Ambassador** → unlocks all Ambassador features; historical referrals remain attached.

Scenarios & Routes

Sales Rep Onboards
→ User registers → assigned **Sales Representative** role → receives referral link → shares link.

Referral Converts to Paid Member
→ Prospect signs up → completes paid membership → system attributes **direct commission** to Sales Rep → 80% available / 20% reserve → shown in e-wallet.

Referral Starts as Trial
→ Prospect joins on trial → commission stays **pending** → pending converts to payable when prospect upgrades to paid membership within policy window.

Payout Request
→ Sales Rep balance ≥ R2,500 → weekly payout cycle → compliance checks (KYC, fraud rules) → payout to bank account → reserve remains until release date.

Upgrade to Ambassador
→ Sales Rep pays membership fee → role toggles to **Ambassador** instantly → locked features **unlock** (Genealogy, Matrix, Ranks, Advanced Training) → **all past referrals retained**; new referrals also flow into matrix per placement rules.

Fraud/Abuse Prevention
→ Self-referrals blocked → duplicate KYC flagged → velocity rules on signups → suspicious activity routed to compliance review.

Inactivity
→ If Sales Rep is inactive (no referrals) for a defined period, account remains valid but may receive **nudge notifications** to upgrade or participate (policy-driven).

Wealth Entrepreneurs (Vendors / Marketplace)

The Entrepreneur program allows active members to become vendors in the marketplace. Onboarding requires **KYC** and begins with a **1-month vendor trial**, after which membership fees must be paid to remain active. Vendors manage their product listings through a dashboard, uploading product details, images, pricing, and **commission allocation for Ambassadors**. All listings are subject to **compliance approval**, and prohibited items (crypto, forex, gambling, alcohol, tobacco, adult products, and non-Gayede financial products) are blocked and flagged. Orders are processed via **escrow** (e.g., PayFast or approved gateway), with vendors paid **weekly after delivery confirmation**, minus commissions and admin fees. Marketplace commissions are **individual** (credited to Ambassadors/Sales Reps per rules) and are **not** shared in group wallets.

Scenarios & Routes

Vendor Onboards
→ Member applies as vendor → submits KYC → **1-month trial** begins → products listed → unpaid membership after trial = vendor **suspended**.

Customer Purchase & Vendor Settlement
→ Customer buys product → escrow holds funds → vendor delivers → buyer confirms → **weekly settlement** pays vendor minus fees → payout credited to vendor's bank; commission to eligible promoter's Personal Wallet.

Prohibited Product Attempted
→ Vendor uploads blocked product → system flags listing → compliance admin reviews → vendor notified of rejection.

Commission Distribution (Product Sales)
→ Vendor allocates commission % → buyer spends → commission credited to eligible promoter's Personal Wallet (Ambassador; or Sales Rep if configured for product campaigns) → vendor paid balance from escrow.

Conclusion

Through these interconnected programs, MyWealthHub delivers a unified system of **group saving (Stokvel)**, **network growth (Ambassadors + Sales Representatives)**, and **entrepreneurship (Vendors)**. Each path is governed by **membership status, wallets, KYC, and compliance**. The scenarios above show how users interact with the system and how the platform responds step-by-step.

1) Roles & Permissions

- **Member:** Base role; access to Stokvel, Marketplace browsing, profile/KYC, wallets.

- **Ambassador:** Paid membership; direct + matrix commissions; Genealogy/Matrix views; advanced training; withdrawals per policy.

- **Sales Representative (new):** No fee; **direct referral commission only**; Ambassador dashboard with **locked** Genealogy/Matrix/Rank/Advanced Training; upgrade path to Ambassador; KYC required for payouts.

- **Entrepreneur (Vendor):** Member with KYC; list products; escrow orders; weekly settlements; prohibited items filter; admin approvals.

- **Admin Roles:** Super, Finance, Compliance, Support — with granular permissions, audit logs, and impersonation.

2) Dashboards (Shared Templates, Role-Gated)

- **Member/Stokvel Dashboard:** Wallets (Personal/Group), contributions, transfers, lending statements, TFSA status, notifications.

- **Ambassador/Sales Rep Dashboard (same UI):**

  - Overview KPIs, referral links, campaign assets, commission reports.

  - **Sales Rep:** show only direct commissions; lock Genealogy/Matrix/Rank/Advanced Training with **"Upgrade to Ambassador"** CTAs.

  - **Ambassador:** unlock all features incl. Genealogy (Matrix + Unilevel), rank progress, bonuses.

- **Vendor Dashboard:** Listings, orders, deliveries, settlements, commission settings, compliance status.

- **Admin Console:** User/role management, product approvals, payout processing, commissions config, fraud queues, announcements, reports.

3) Payments & Payouts

- **Gateways:** PayFast (primary) and/or DebiCheck/PayEasy (per contract).

- **Flows:**

  - **Membership/Upgrades:** once-off or subscription via gateway.

  - **Stokvel Contributions:** via PayFast/EFT/Cash/approved gateway; ledger reflects status.

  - **Marketplace:** escrow capture → delivery confirmation → weekly vendor settlements.

- **Payout Rules (Commissions & Earnings):**

  - Weekly cycles; **minimum R2,500**; **20% reserve** for 3 months; KYC required; finance approval queue; audit log of releases.

4) Commission Engine

- **Direct Commissions:** Configurable by campaign/product; applies to Ambassadors and **Sales Reps** (SRs get only direct).

- **Matrix (5-level forced, spillover): Ambassadors only**; configurable default split (e.g., 6/5/4/3/2).

- **Rank & Bonuses:** Ambassadors only (progress metrics, thresholds).

- **Reserve/Clawback:** 20% hold for 90 days; clawback on refunds/chargebacks.

5) Stokvel & TFSA Sync

- **Eligibility:** Active TFSA with Gayede Bluestar (Sanlam).

- **Wallets:** Personal, Group (pooled). Transfers Personal→Group supported.

- **Lending:** Through licensed partner; profit share **50/50** (Group vs Personal pro-rata).

- **Grace/Deactivation:** TFSA inactive 3 months → lock Stokvel features.

- **Integration Mode:** API sync if available; otherwise back-office reconciliation; dashboards should mirror confirmed transactions.

6) Compliance & Risk

- **POPIA:** Consent capture, data subject rights, encryption at rest/in transit.

- **FAIS/NCR:** Education/referrals on platform; advice/products via licensed partners; lending only via partners.

- **Fraud Controls:** Duplicate KYC detection, self-referral blocks, velocity limits, device/IP fingerprinting; audit logs.

- **Prohibited Products:** Crypto, forex, gambling, alcohol, tobacco, adult, non-Gayede financial products — auto-block & review queue.

7) Reporting & Audit

- Member activity, Stokvel rotations, TFSA contributions, escrow pipelines, commission breakdowns, reserve aging, payout logs, vendor performance, compliance actions. Export CSV/PDF.