



## WALLET, REVENUE & PAYOUT POLICY

### 1. Wallet System

Each client is assigned a wallet within UGPAY where Wi-Fi sales revenue is recorded separately.

### 2. Revenue Flow

1. End user pays for Wi-Fi
2. Payment is recorded in the client's wallet
3. UGPAY deducts:
  - 5% commission **OR**
  - UGX 20,000 subscription (if selected)
4. Remaining balance becomes available for withdrawal

### 3. Withdrawals

- Available **daily**
- Via **Mobile Money**
- No hidden charges
- Client initiates withdrawal from dashboard

### 4. Example Calculation

If a client sells Wi-Fi worth **UGX 100,000**:

- Commission model:
  - 5% = UGX 5,000
  - Withdrawable balance = UGX 95,000
- Subscription model:
  - No commission
  - Withdrawable balance = UGX 100,000

### 5. Refund Handling

Refunds are processed by:

- Reversing wallet balance
- Returning funds through Mobile Money where possible

Signed By

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