

Get paid to be social.

Fluz Sales Kit
Fluz.app/leaders



The Fluz opportunity.

Giving 35% Cash Back Vouchers

How to Earn With Fluz

Milestones & Incentives

Benefits of Fluz



Getting to know Fluz.

Paying Experience

Voucher Program - 35% Back

Network Reporting

App Bonus Features

The agenda.



Growing your network.

Tools to Build Your Network

Charity Specific Tools

Tools to Stay Relevant

Recruiting at Retail With Flyers



Action items.

Customize Your Portal & Flyers

Follow-up 1 Date & Goal: _____

Follow-up 2 Date & Goal: _____

Follow-up 3 Date & Goal: _____

Give & get 35% cash back.

Invite & get up to 35% back at select popular stores.

STEP 1

Use a **referral code** to download Fluz and complete free sign-up.

STEP 2

Add a **debit or credit card**. Your payment details are fully encrypted end-to-end.

STEP 3

Press the **Vouchers tab** on the bottom navbar and select the store you're at.

STEP 4

Before you pay at the store, enter your checkout amount into the Fluz app.

STEP 5

Fluz will charge your card and give you a **gift card code**. **Scan it at the register or paste online** to complete your store payment.



Everyone you invite automatically earns **3 Vouchers**.



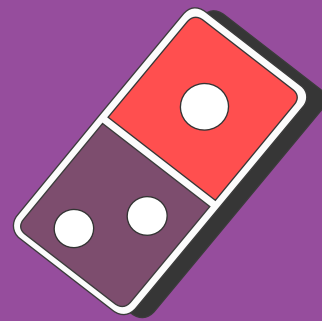
Vouchers **unlock 35% cash back** at Chipotle, Domino's, Starbucks & more.



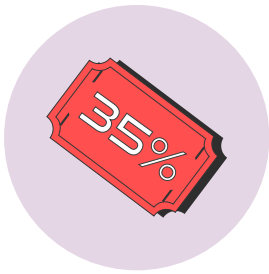
You also get a **Voucher** when a new invite makes their first purchase.



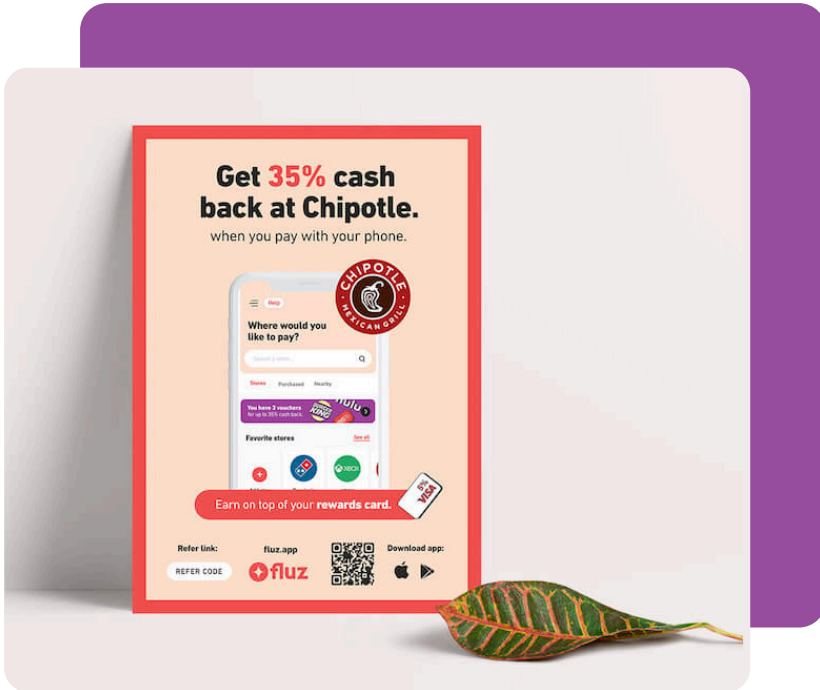
STARBUCKS



hulu



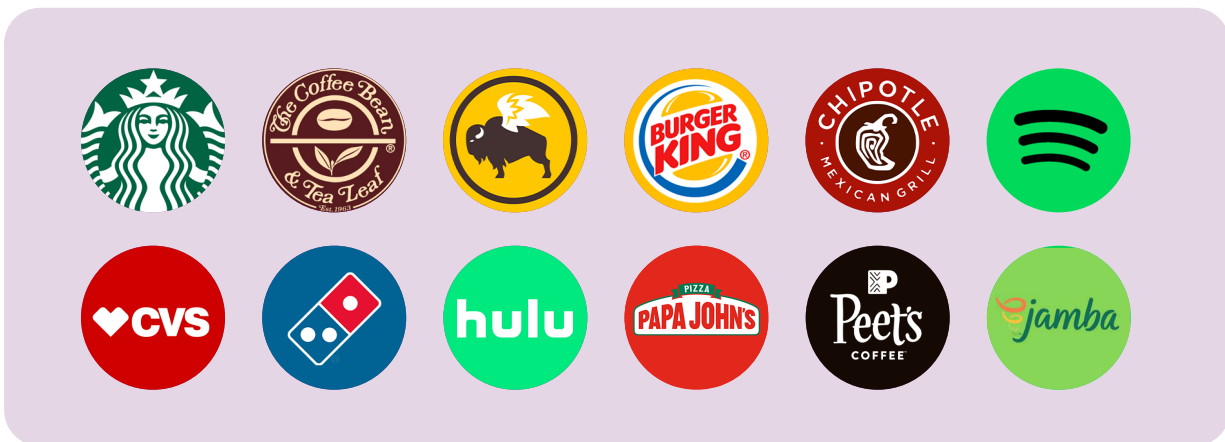
35% cash back flyers.



INVITE IN-PERSON

Use 35% cash back Voucher flyers to invite new members in-person. Members can access free custom self-service flyers when they sign-up for an invite portal page. Full-service custom printed flyers are also available on the gear store.

Voucher stores:



**“You just went
to Burger King.
You spent \$15
and got no cash
back. I just got
my impossible
whopper and I
got \$3 back.”**

Latoya C.

Proof.



In one month, Tiffanie earned \$180 in milestone rewards by posting about Fluz on Facebook groups.

\$180
IN 1 MONTH



Date joined: Sept, 2019

Network size: 71

Direct invites: 56

Lifetime earnings: \$201.80

Strategy.

"I just shared my deals with friends and family. I also post and share my link in Facebook groups based on the stores they can save money with. Every time I earn a hefty cash back amount, I tell people. Whenever I'm able to stack cash back with other apps, I share it. Most people also want to save money on the same stuff I did. I always lead with how much I saved or earned and then I share how."

Meet more **success.**



Gina S.

In one month, Gina earned **\$2,000** in milestone rewards by posting about Fluz on her YouTube. **IN 1 MONTH**



Date joined: Oct, 2019

Network size: 815

Direct invites: 488

Lifetime earnings: \$2,167.87

Strategy.

"I've already tested the app through many of my own purchases, so I always lead with that fact when I promote it to all my followers on my YouTube channel. I know it's legit and it works, and I can share it with others confidently knowing it will help them save money. I also try and keep the app in their minds, with the hope that they will make it a pattern to pay with the app instead of with their debit card or cash."



Krystal S.

In one month, Krystal earned **\$2,000** in milestone rewards by posting about Fluz on her YouTube. **IN 1 MONTH**



Date joined: Oct, 2019

Network size: 1,382

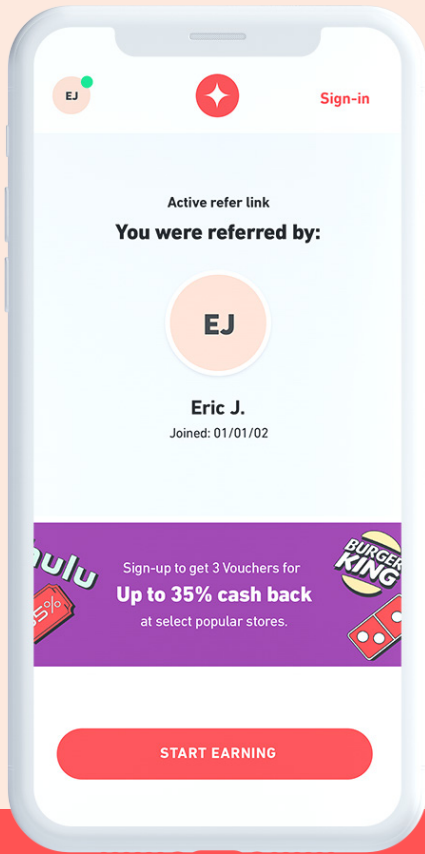
Direct invites: 921

Lifetime earnings: \$2,255.31

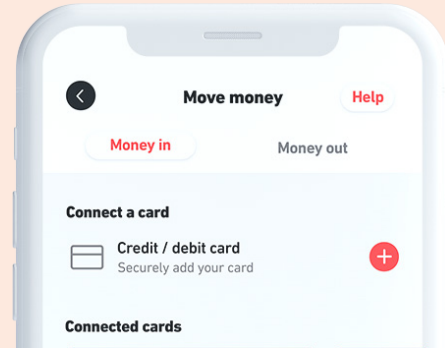
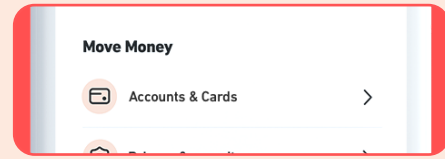
Strategy.

"I share videos of myself using the Fluz App. I explain in detail the money that can be made from using the app. I provide step by step instructions on how to use the app. I share how much I have made as social proof. I show myself making purchases at CVS, Starbucks, and Chipotle. My strategy is to talk about Fluz in at least 2 videos per week. I have My referral link and tutorial video linked in every video."

How to use.



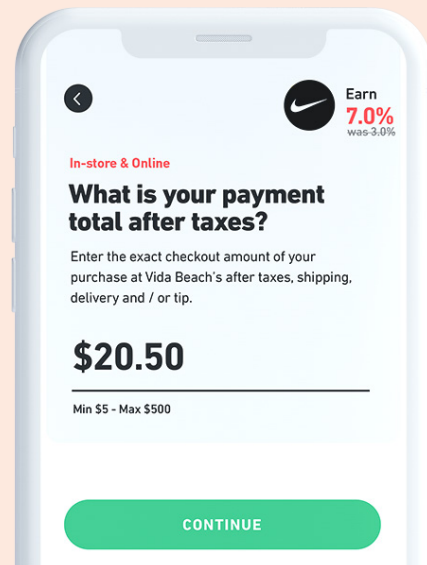
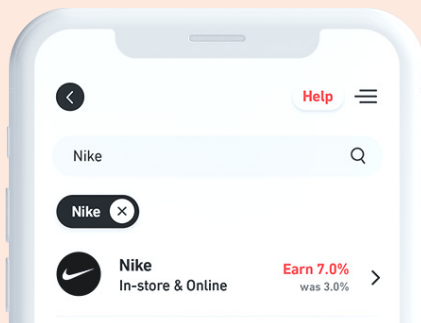
Start by navigating from the more menu and continue through these steps.



🔒 256-BIT ENCRYPTION

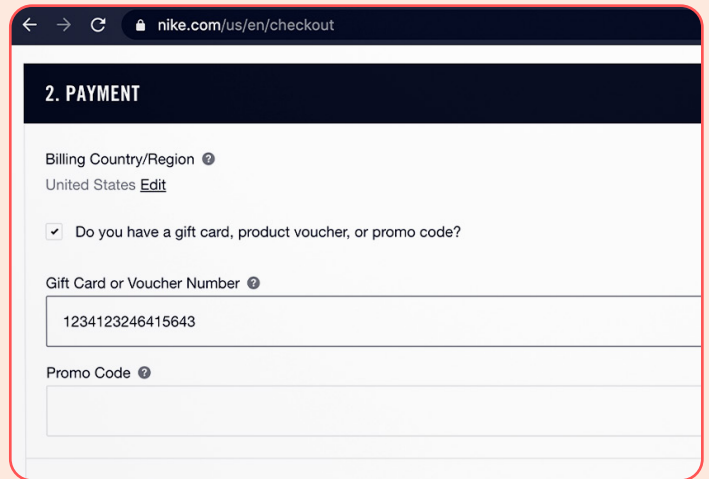
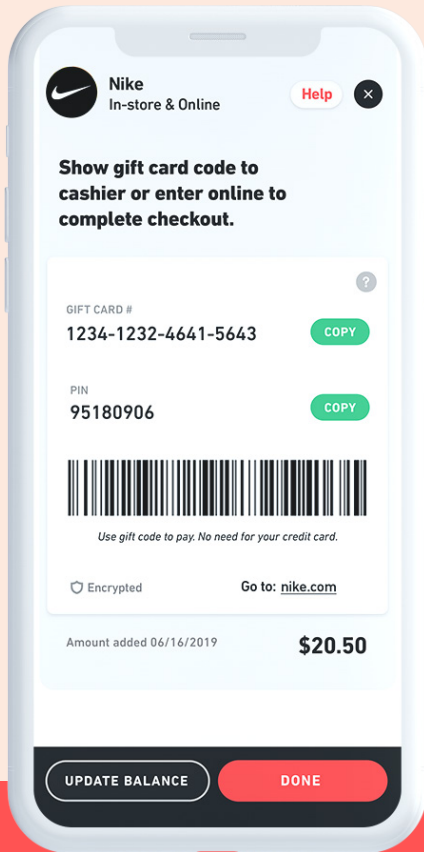
1 Register with your invite's refer link.

2 Add a payment method once.

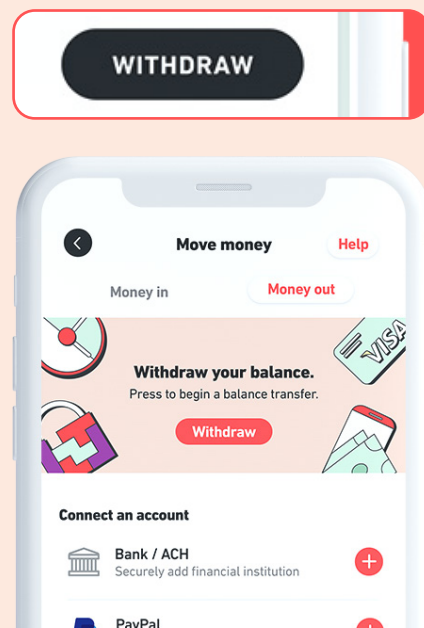
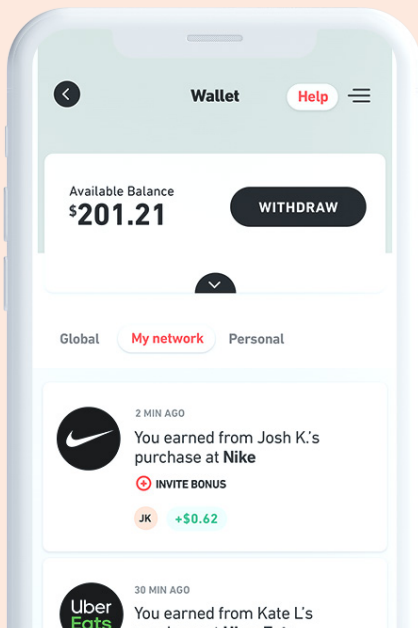


3 Search for & select your favorite store.

4 Enter your exact checkout amount.



5 Present gift card code to cashier. OR Enter gift code at online checkout.



✓ Get instant cash back.

✓ Cash out anytime.



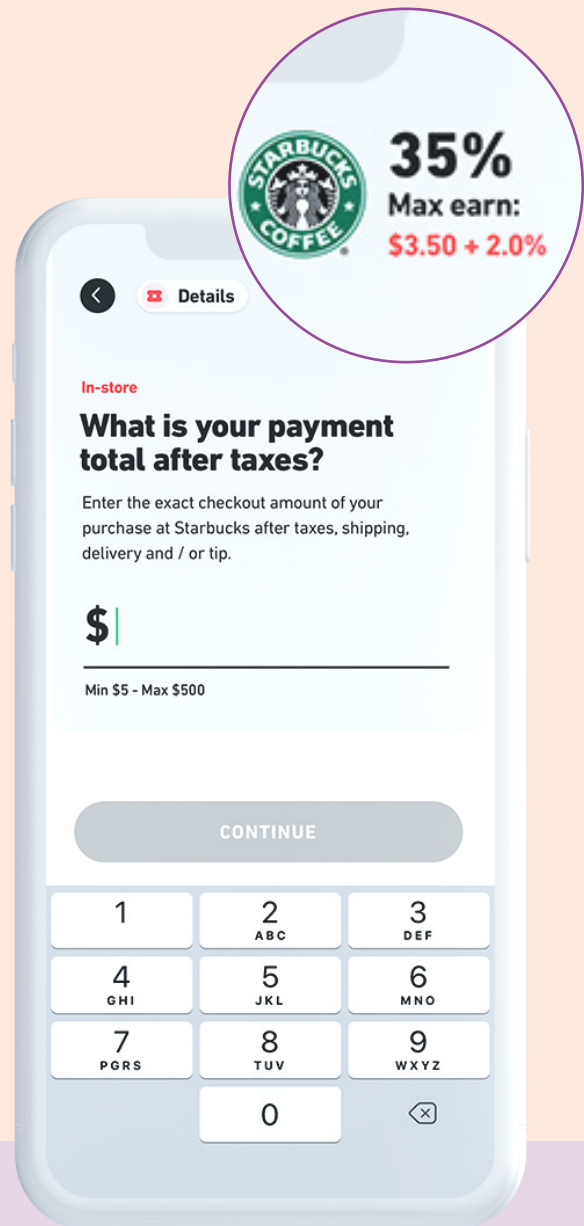
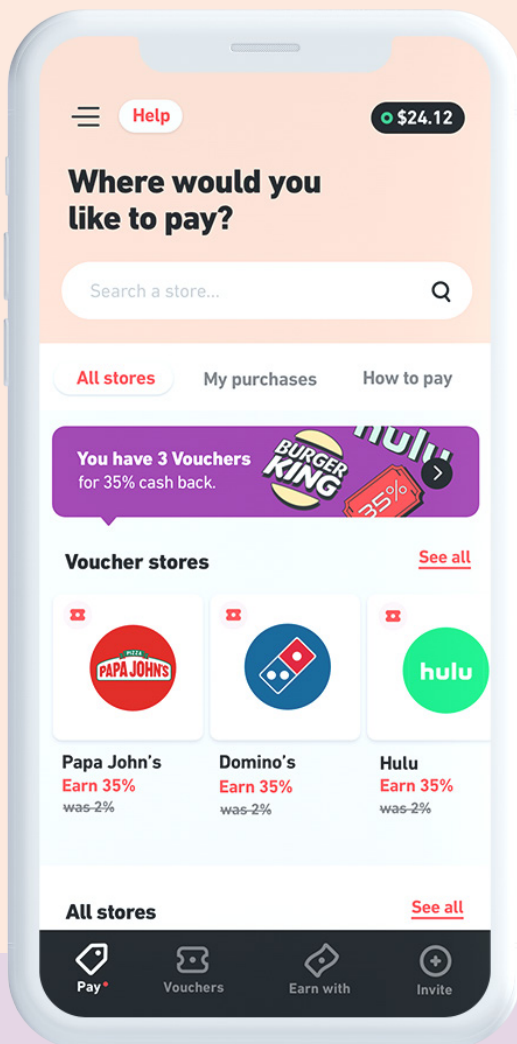
When you join with a refer link
you get 35% off at:



hulu



+ more



1 Select a Voucher store to pay
at & proceed.

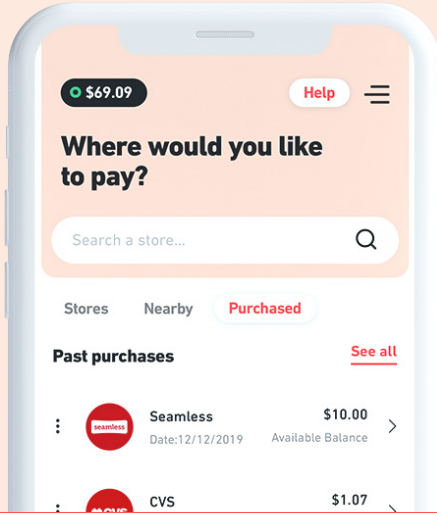
2 Get instant 35% cash back
when you pay.

Max earn up to \$3.50 + 2.0% cash back.

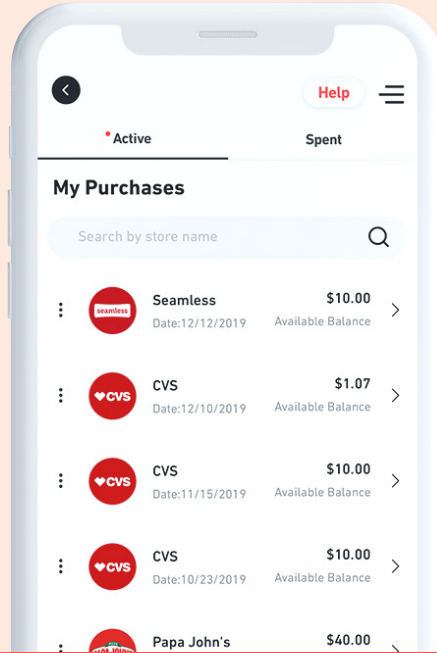
How to see your e-gift card codes.



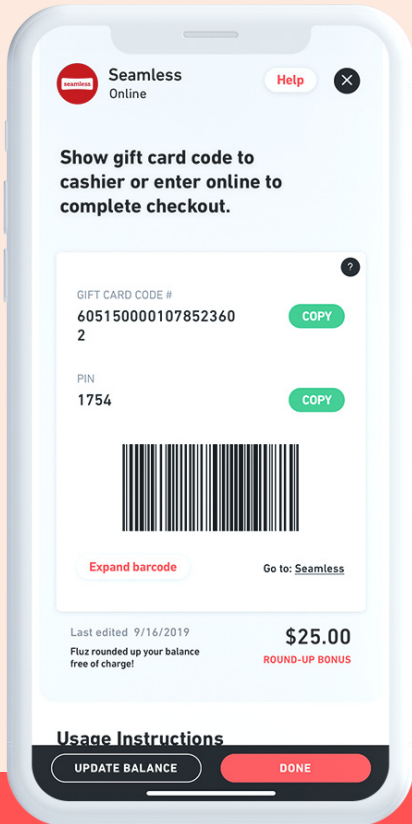
Start by navigating from Purchased tab.



1 Figure A



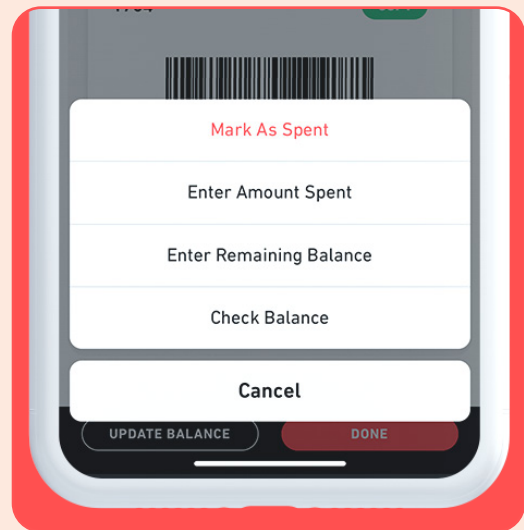
2 Figure B



3 Click on a transaction to see details.



Click 'Update Balance'

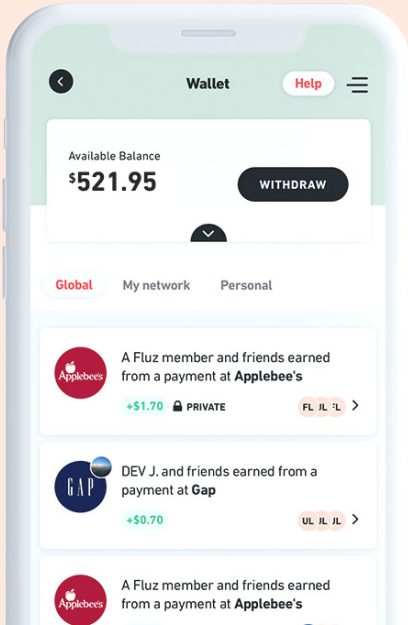


4 Then mark it used when done.

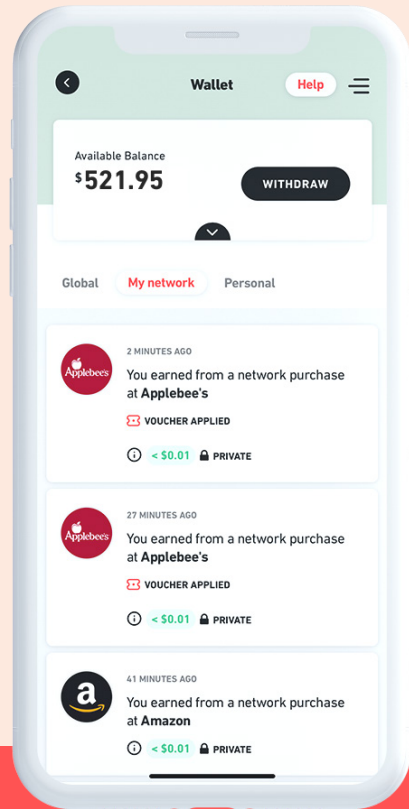
How to see network buying.

\$521.95

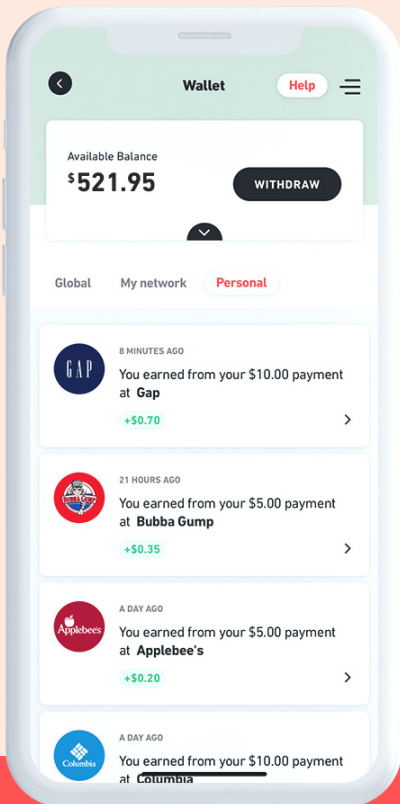
Start by clicking your balance.



1 'Global' view



2 'My Network' view



3 'Personal' view

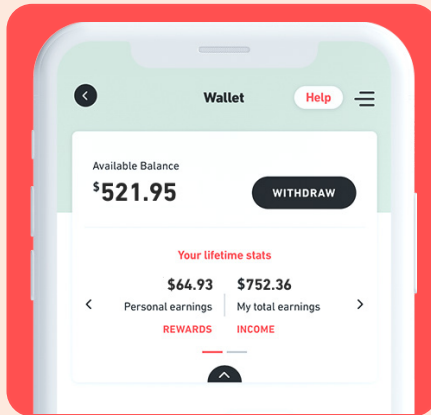


Figure A

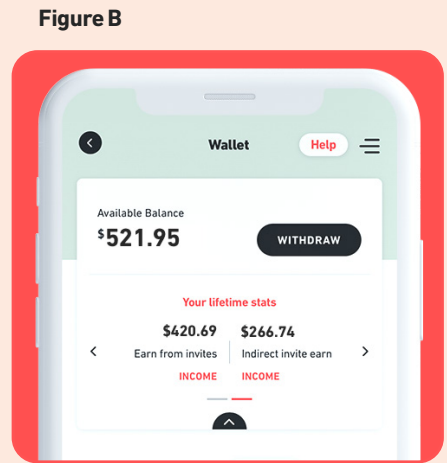
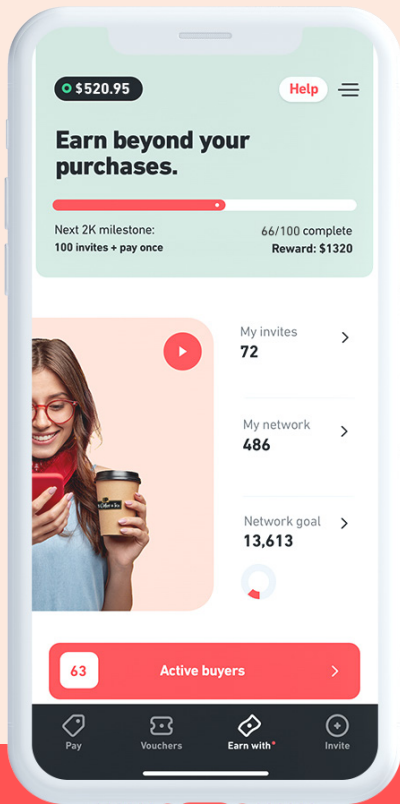


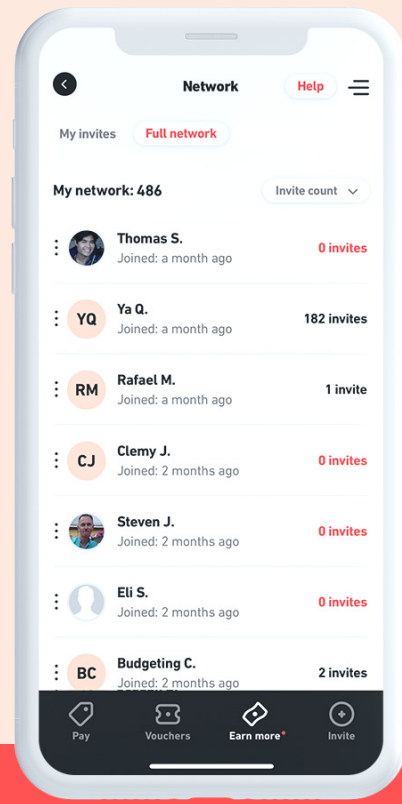
Figure B

4 Click the drop down to display lifetime earnings.

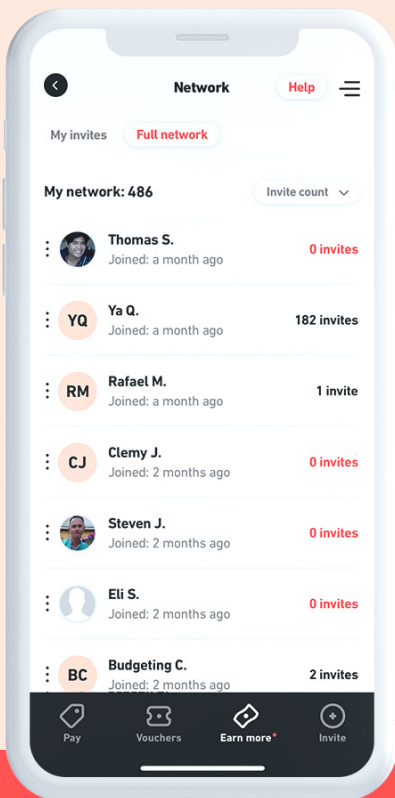
Network view.



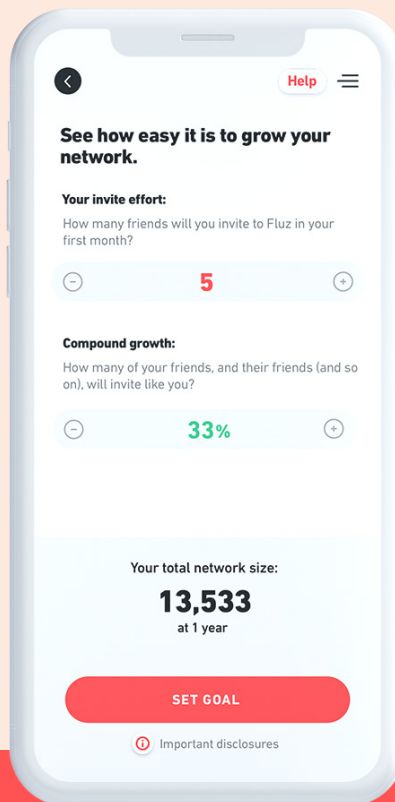
1 Earn with page



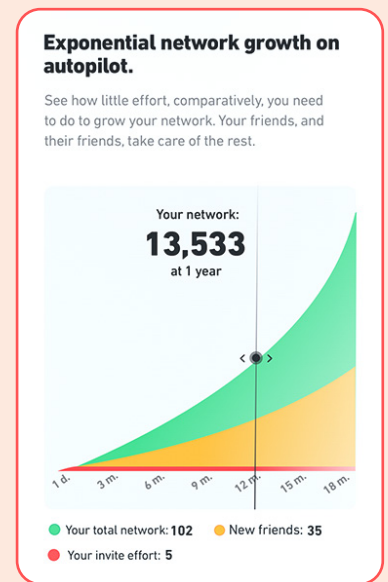
2 My invites view



3 Full Network view



4 Set network goal



Start by clicking your balance.

**See
missed
earnings.**

1 Figure A

Missed earnings Total: \$323.92

You missed: \$0.29
Last payment: 2 days ago

Introducing missed earnings.
Never miss out on cash back again.

Recent misses

Hulu Missed: \$2.18 Favorite	Nike Missed: \$1.21 Pay now
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Biggest missed store

Benefits

- Never miss out on earnings.**
Fluz will inform you about stores you could be getting cash back from.
- Stack your rewards suggestions.**

[GET MISSED EARNINGS](#)

\$24.12 Help

\$42.07
Total missed earnings
Past year

Shops Total: \$5.20 **Food & drinks** Total: \$3.20

Recent misses [See all](#)

Hulu Missed: \$2.18 Favorite	Nike Missed: \$1.21 Pay now	AMC Missed: \$0.29 Favorite
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Miss by store [See all](#)

Domino's Total miss: \$5.20	Xbox Total miss: \$4.32	Sephora Total miss: \$3
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2 Categorized missed

Past year Help

All misses Recent

Hulu You missed: \$2.20 Favorite
Nike You missed: \$3.20 Pay now
AMC You missed: \$1.20 Favorite
XBOX You missed: \$2.20 Favorite
Papa John's You missed: \$2.20 Favorite
Domino's You missed: \$2.20 Pay now
Sephora You missed: \$2.20 Favorite

Potential earnings per invite.
If one of your invites shops exactly like you over the next year, you would earn:

\$3.02

[Set network goal](#)

3 View all missed earnings

4 See your potential

Featured merchants (and growing).



Fluz offers cash back from top local and national merchants. Need coffee, clothes, a taxi or new furniture? Fluz has got you covered.





GRUBHUB



JO-ANN



hulu



KOHL'S



EXPRESS



aerie



AMERICAN EAGLE



carter's



Shutterfly



Crate&Barrel



Marshalls

JCPenney



GameStop



Etsy





How to **make money** with Fluz.



Quickstart

Earn \$5 dollars by completing all five quickstart goals. Once you complete all 5 goals of account setup you'll get a \$5 starter bonus.

Instructions.



Make your first purchase.

Pay with Fluz for the first time to complete this goal.



Enable locations & push notifications.

Set location tracking to 'always allow' & enable push notifications.



Set network goal.

Set your network growth goal to complete.



Get missed earnings.

Link your bank account & opt-in to missed earnings to complete.



Pick your favorites.

Add five stores to your favorites list to complete.

All 5 steps must be completed within 30 days from the time you opt-in to earn \$5.

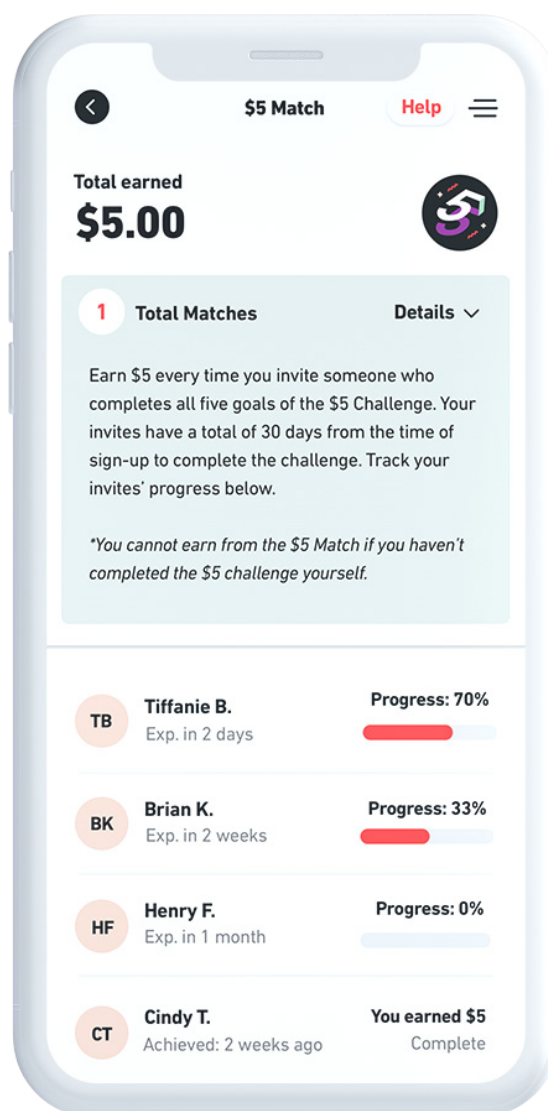


Match

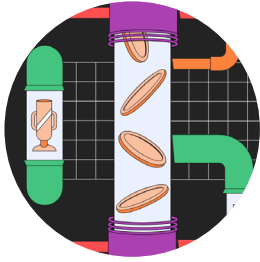
Earn \$5 every time you invite someone who completes all five goals of the \$5 Challenge. Your invites have a total of 30 days from the time of sign-up to complete the challenge.

Instructions.

Invite friends to the app and track their progress. This will help you complete more milestone goals.



You cannot earn from the \$5 Match if you haven't completed the \$5 Challenge yourself.



Earn \$4500 or more in invite rewards.

Get paid from home to share cash back at your favorite stores.

BONUS



Quickstart Bonus

Complete account setup.



Leader Bonus

Help your firends become regulars.



Earn 2K Bonus

10 invites that make at least 2 purchases each.



Match Bonus

Help friends earn the Leader Bonus.



Build Leaders Bonus

Help friends become great leaders.



Fluz 2K

Create an organization of leaders.

REWARD

TOTAL EARN \$5

TOTAL EARN \$180

TOTAL EARN \$1820

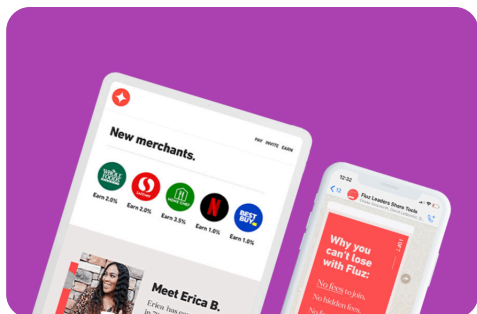
EARN \$50 EACH LEADER

EARN \$30 EACH

EARN \$2495

Earn real income in months.

Visit www.fluz.app/compensation-plan/ to see all details in regards to making money with the Fluz App.



Weekly leader updates.

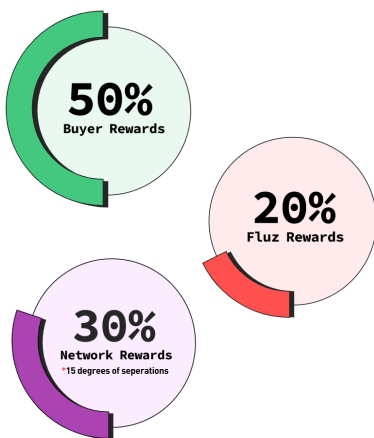
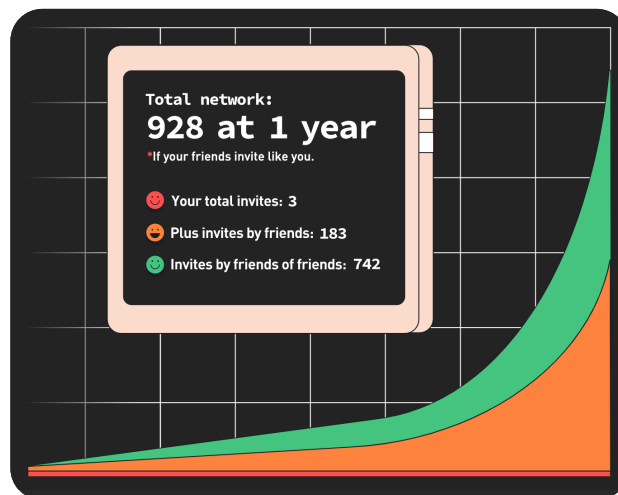
Get informed each week.

Get the latest Fluz news, boosted offers, new merchants and strategy in your inbox.

Residual income.

Share Fluz & watch your network growth compound.

Go from a few invites to thousands of members.

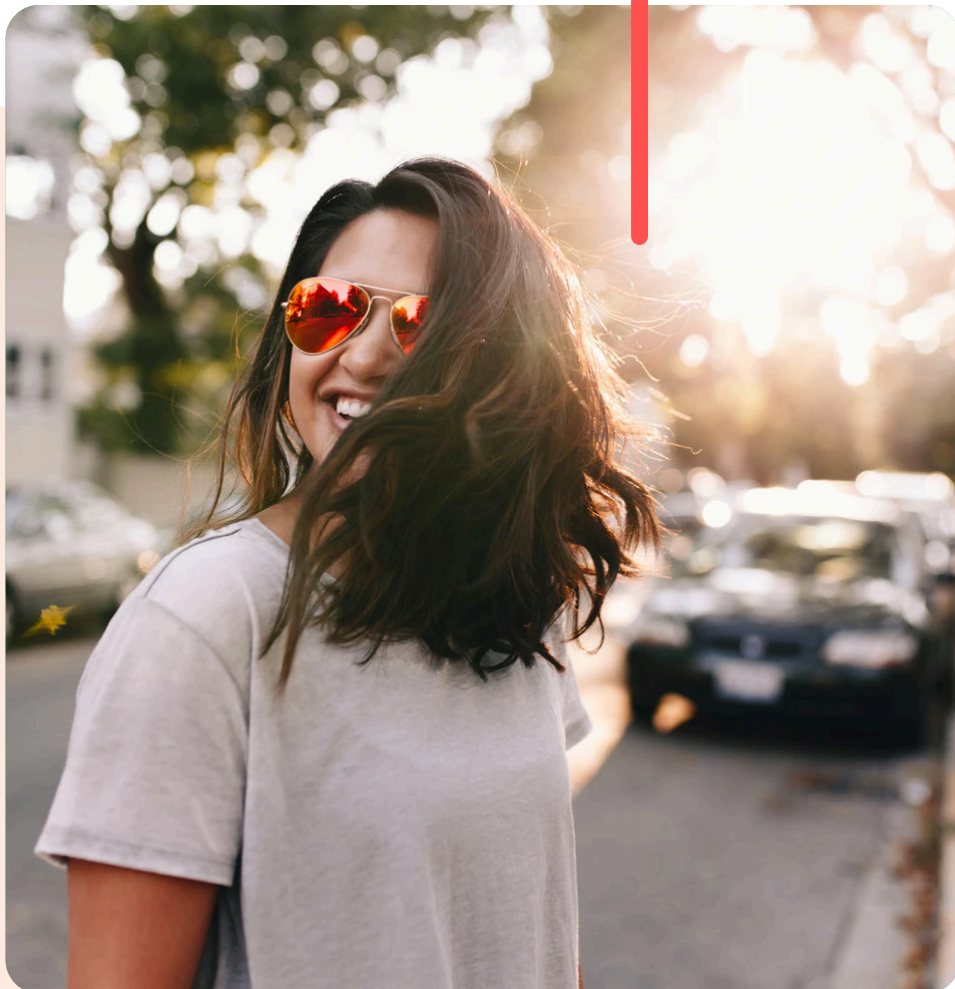


Reak money. Real time.

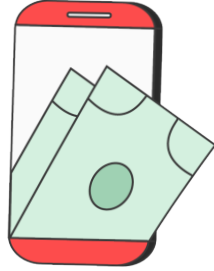
Cash back is split in real time.

Every time someone in your network makes a purchase, the cash back that retailers give Fluz to drive demand is split in real-time between the buyer, the network and Fluz. You, as the inviter, get separations more of the network rewards. Fluz then uses its share to fund bonus rewards for our leaders.

Benefits of using Fluz.



SOME OF THE BEST PARTS OF FLUZ



**Easy to
use and
it pays.**



Paying with your phone is now more rewarding.

Studies have shown it takes 16 seconds to take out your wallet, pull out your card and swipe it. It takes 24 seconds to take your phone out of your pocket, open the Fluz app and get a code to pay in stores. For just 8 more seconds, you can earn up to 35% instant cash back.

□ Give your friends **35% at every day stores.**

Everyone you invite automatically earns 3 Vouchers. Vouchers unlock 35% cash back at Chipotle, Domino's, Starbucks & more. You also get a Voucher when a new invite makes their first purchase.

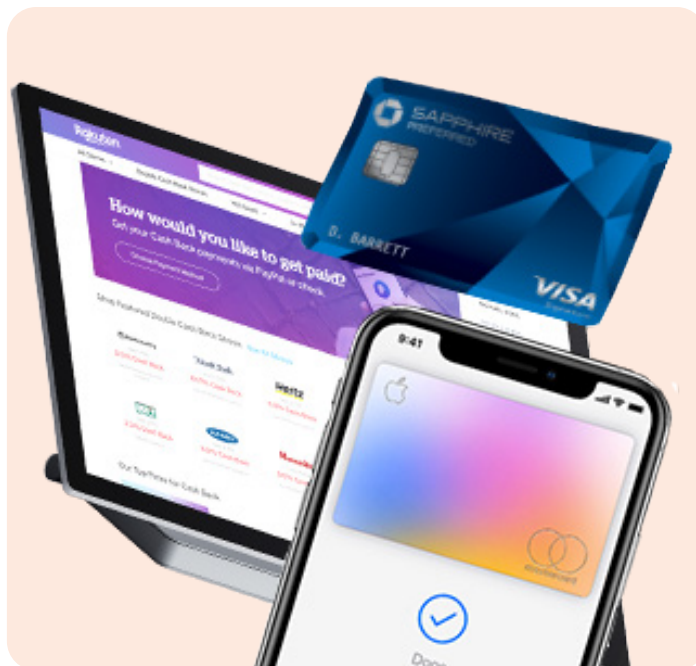
□ **Safer** than plastic.

It's hard to steal a credit card number when no one can see it. Fluz uses 256-bit encryption, aliasing and TLS protocol to secure your info.



□ **Stacks** with other programs.

Earn more with Fluz by stacking rewards. Combine your Fluz payment with your rewards credit card, discount codes and other cash back programs.



TALKING POINTS



Best ways to share Fluz.



Q: Is Fluz too good to be true?

A: No! And we're glad you asked.

Fluz was born from the realization that no credit card, bank or mobile payment company was offering users benefits that actually make a significant difference in their lives. We believe that all consumers deserve to sincerely profit from their purchases and we built our unique model – which is founded on the strength of social networking– to reflect that.

So how does our model work?

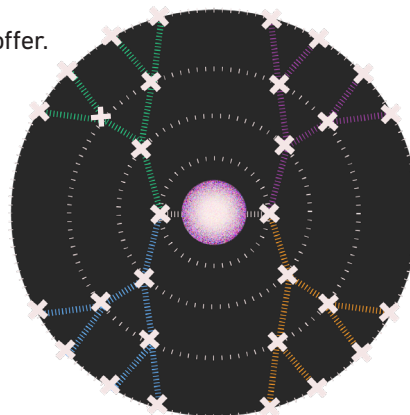
Retailers pay Fluz to advertise their brands on the app. Fluz will keep a small percentage of that fee to maintain the system and the rest of the money is given back to Fluz Members (=you) in the form of cash back deals. What's unique about Fluz and why our model gives users significant money back– is that instead of offering members unsustainably high cash back percentages, we **share** cash back earnings across the Fluz Network. And when cash back earnings are shared, the numbers add up fast, and members earn a *lot* more.

Every time you invite someone to join Fluz, they are added to your Fluz Network. Whenever they pay with Fluz, they earn cash back on their purchases and *you* earn cash back with them. When they invite friends to join Fluz, those friends are added to *their* network **and** to *your* network. **So the new friends earn cash back, your friend earns cash back, and you earn cash back, all from each other's purchases.**

Let's say you invited your mom to join Fluz and your mom invited her friend Judy to join Fluz. Judy doesn't feel like cooking dinner tonight and just spent \$33.34 ordering in her favorite pizza. Since the pizza place was offering a 3%* cash back deal, Judy will earn \$1.00, your mom will earn 5-10%* of Judy's cash back (\$0.05-\$0.10) because she directly invited Judy. You will earn 2-5%* (\$0.02-\$0.05) since you invited your mom, who invited Judy, who ate great pizza. At Fluz we believe in rewarding influence: if you invite people to join the app -thereby helping us grow our membership- we believe you deserve additional bonuses. That's why the direct inviter earns 5x more cash back from their direct invitees' payments with Fluz than indirect connections.

*Cash back split will vary depending on offer.

Check out the graph for what earning looks like in an even larger network.



Strength in numbers.

The little things add up. We use dozens of apps to connect to each other and to brands. At Fluz, we're trying to bridge the two. Our mission is to connect as many shoppers as possible, so that earning money becomes as easy as spending it.

Although we reward influence, Fluz is **NOT** a pyramid scheme. In a pyramid scheme, inviters earn commission from their invitees' new member sign-up fees. **Fluz has no sign up fees** -not now, not ever. One of the most terrible features of a pyramid scheme is that only members at the top stand to earn a significant amount of money.

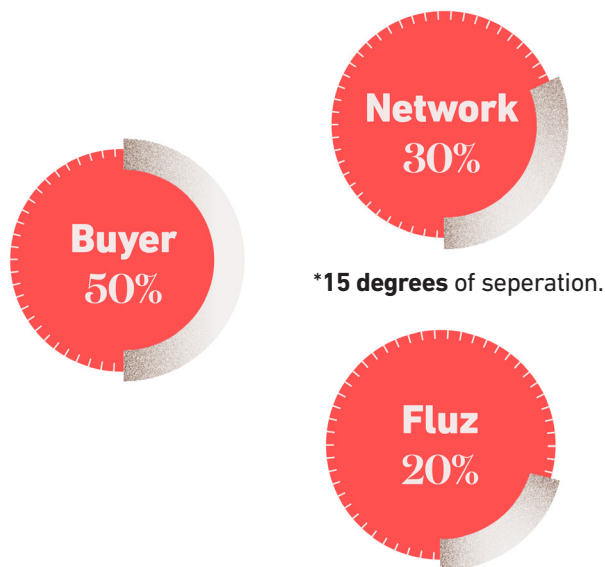
No matter where you are in the Fluz Network, the cash back percentages are evenly split - **so everyone is earning the same amount**. Whenever you join Fluz, you have an equal opportunity to build your network. And if you don't have a network? You're still earning! With Fluz **you receive cash back always** on all of your payments using the app. And don't forget - Fluz has **no monthly minimums** and you can **cash out at anytime**.

Have more questions about how Fluz works? Check out our **Fluz Compensation Plan** documentation by [clicking here](#).

Who gets the cash back?

Please note:

These percentages vary slightly depending on the merchant and/or any promotional campaigns.



Show me the money.

TALKING POINTS



Where is the \$\$ coming from?

Paying you instead of a billboard.

The money we provide as cash back to your network is money that we receive from retailers to advertise their brands on Fluz. Traditional cash back sites would use this money for their own expensive advertising campaigns or refer-a-friend programs (e.g. “get \$5.00 off your next purchase when someone you invite joins!”). But at Fluz we’re not traditional. Your invites help us build Fluz and we believe you deserve more than a one-time thank you of \$5.00 back. That’s why we use the retailers’ payments to give you **additional cash back every time other people pay with Fluz, forever.**

And don’t forget -whenever someone you invite makes their first payment using Fluz, you receive a voucher for up to 35% off from some of our best retail partners. Want to earn even more? **[Click here](#)** to learn how to use your preexisting rewards credit cards and other cash back sites in combination with Fluz for extra cash back.

The moment is now.



TALKING POINTS



Ground floor opportunity.

Did you have a great idea for an Instagram account 10 years ago that shared hilarious pictures with relatable messages written across the images? Do you regret not sharing your first-class memes and becoming a major influencer? That's where Fluz is *now*. Invite your network today to get in on the ground floor.

Learn more.

Fluz is on its way to disrupt the tech industry and become the next big thing. When you directly invite your friends to pay with Fluz, you earn **5x** more additional cash back from their purchases than from indirect connections (which you're still earning from too). Invite your community **now** to grow your network – and earning potential – before everyone is already on Fluz.

Fluz is about to take off and we want you along for the ride. Invite today to join us on the ground floor for the opportunity to earn meaningful money back from an entire network of consumers' purchases, every time they pay with Fluz, forever.

TALKING POINTS



Happily ever after.



Forever money.

Earn cash back from your network's purchases every time they pay with Fluz, forever.

Learn more.

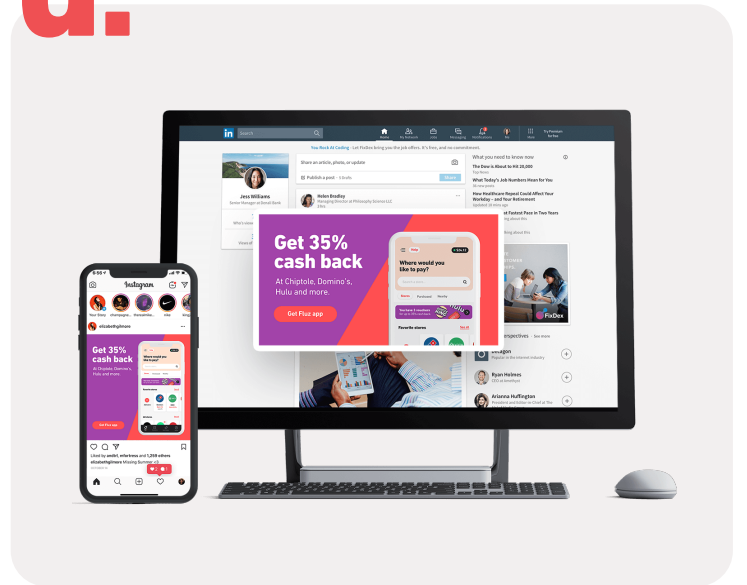
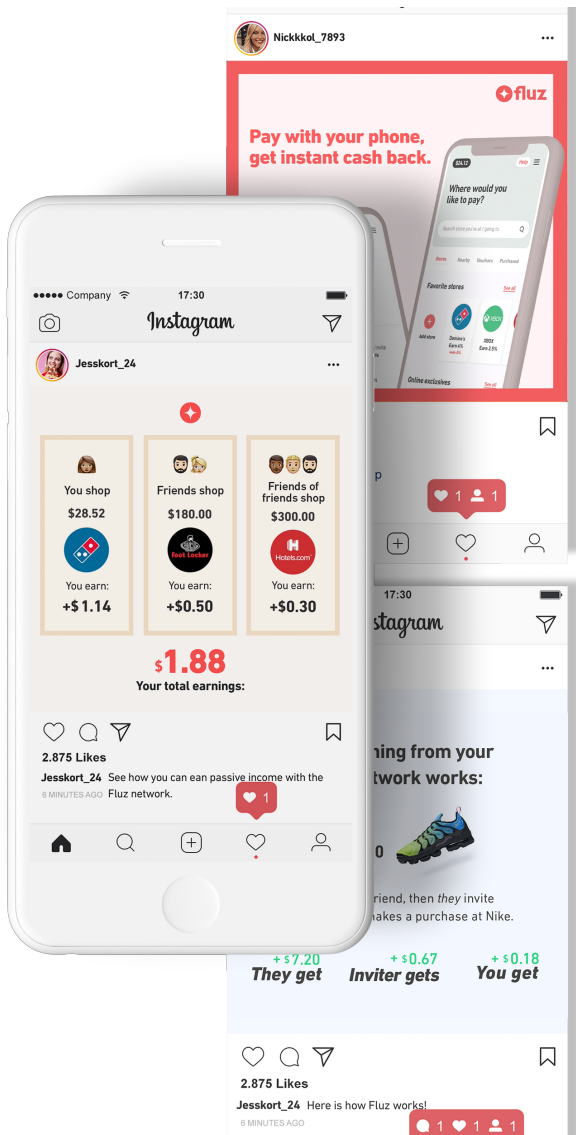
Unlimited earning, always and forever. Whether it's your best friend, boyfriend, coworker, spouse, grandma, IT guy or a complete stranger, with Fluz you earn rewards together –forever. Invited your now-Ex to join Fluz? You'll still earn from all of their new purchases, even if you never see each other again. When someone joins Fluz using your referral link, they're instantly added to your Fluz network. Every time they pay with Fluz, they earn cash back –and you earn additional cash back too. When they invite their friends to join Fluz, you earn from their network's purchases too. And on and on, for an unlimited number of network members, always and forever.

Earning with Fluz isn't a one-time thing -it's long-term wealth building. It's soulmate earning.

Here's to Happily Ever After.

Sample content to post to your network.

Put our best foot forward.



Instagram post to use.

Dedicated email to my newsletter subscribers.

Banner featured in a newsletter to subscribers.

Program overview flyers.

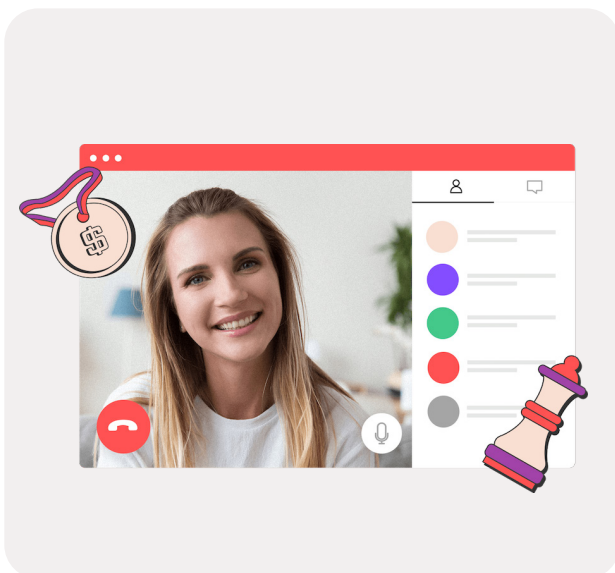
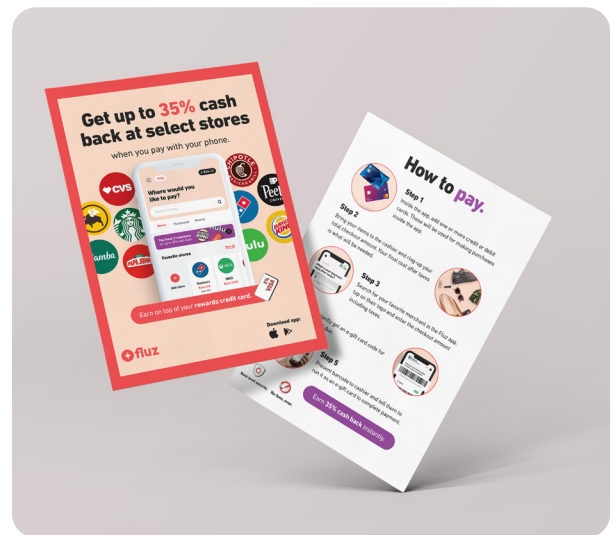
Tools to promote.

Fluz wants you to have as many free and easy marketing tools in your hands as possible.

Invite in-person.

35% cash back flyers.

Use 35% cash back Voucher flyers to invite new members in-person. Members can access free custom self-service flyers when they sign-up for an invite portal page. Full-service custom printed flyers are also available on the gear store.



Grow as a leader.

Join leadership calls.

Join our weekly conference calls where leaders share marketing strategies, invite tips and success stories. The Fluz team will also share important product updates so you're always ahead of curve.



[Join now](#)

Everyone wins.

Recruit a charity or other non-profit.

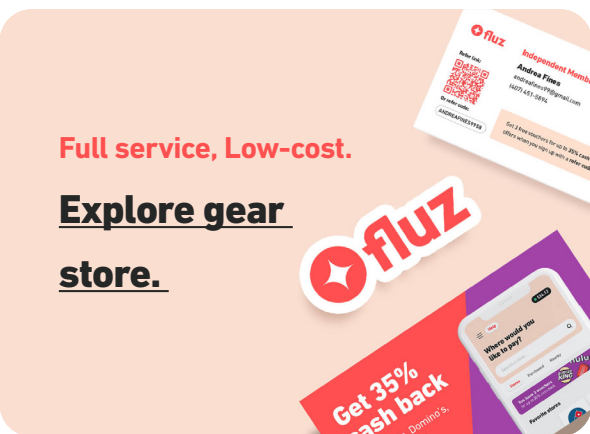
Fluz gives people the opportunity to turn their everyday spending into charitable funds that will benefit the school, religious group or other non-profit they belong too.



Customized.

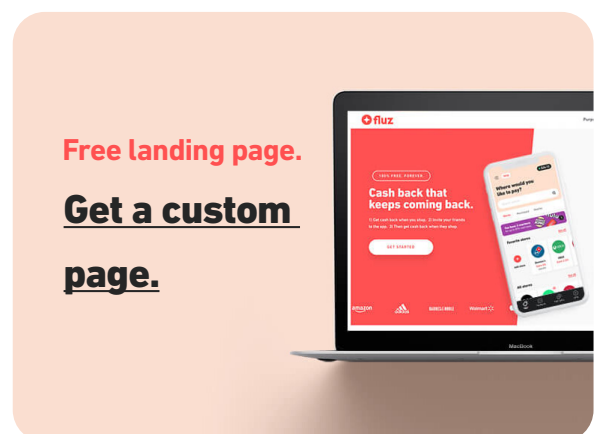
Business cards.

Business cards provide a simple and elegant way to promote your Fluz brand. This sleek business card easily provides your contact information to those you're inviting, as well as how to download Fluz, all in one card.



Full service, Low-cost.

Explore gear
store.



Free landing page.

Get a custom
page.

Our leaders.

Proven groundbreakers.

Our leaders are not only dreamers — they're doers. We've brought in a top team of social and financial powerhouses to make Fluz a household name.

STEPHEN NORRIS



Carlyle Group

Finance & Strategy

The Carlyle Group, Co-Founder. The Marriott Corporation, Corporate Vice President & head of the Tax department. Federal Retirement Thrift Investment Board, Board Advisor appointed by President Bush, confirmed by the US Senate.

MICHAEL ROSEN



Herbalife International

Former CMO

Herbalife International, Executive VP of Marketing Shop Television Network, Founder and CEO. Became JCPenny Home Shopping Channel and later acquired by QVC. United Postal Centers, Founder

ANDREAS ANTRUP



Zalando

VP of Data & Advertising

Zalando SE, Vice President of Data & Advertising. 2nd largest E-commerce company in Europe. Zalando Media Solutions, Managing Director. Zalando's digital advertising platform. Citi, Analyst. University of Edinburgh, PHD.

CHE POPE



G.O.O.D. Music

Artists & Influencers

Grammy award-winning American hip-hop producer. Pope is also the former president of G.O.O.D. Music, Kanye West's music label. VP of A&R at Warner Bros Records.

KARL KARLSSON



Sway Ventures

General Partner

Sway Ventures, General Partner Vinted, Member of the Board. World's largest preloved fashion marketplace. Abbey, Senior Advisor. World leader in OCR with upcoming IPO. Monster Inc, Senior Advisor. Sold subsidiary, Beats, to Apple. Pickit, Co-Founder. Sold to Microsoft. 3721.com, Founder. Sold to Yahoo and rolled in to Alibaba. Scoop Inc, Founder. Listed on NASDAQ.

JOSE RUIZ



World Wide Safety Panama

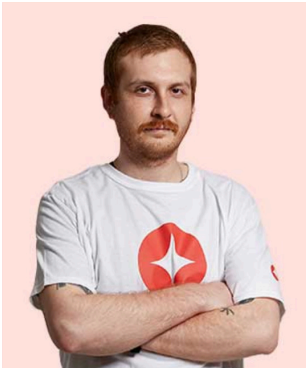
Advisor

Ambassador of Panama to Singapore from 2009 to 2014. Non resident Ambassador to Australia, New Zealand, & Myanmar. Dean of Diplomatic Corp, Singapore. World Wide Safety Panama, Founder.

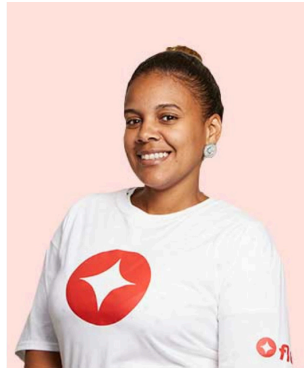
Our people.

Working for you.

We're the Fluz team, an eclectic group of programmers, designers, communicators and facilitators who heart and soul believe in our app.



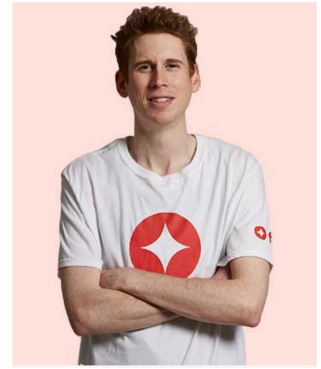
Andrew Damitio
Operations



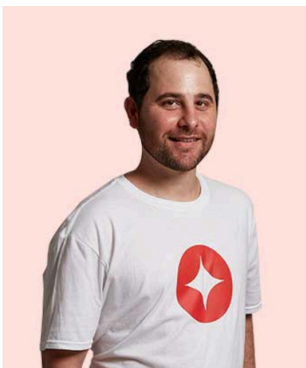
Asmiry Sanchez
Engineering



Chase Ainsworth
Customer Success



Eric Johnson
Marketing



Gavin Fehler
Marketing



Kenneth Jiang
Engineering



Lasha Kvantaliani
Engineering



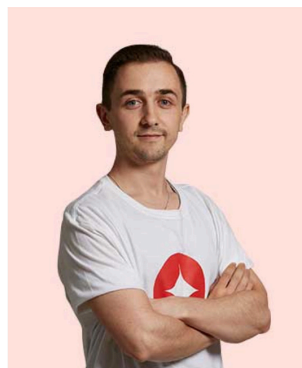
Maurice Harary
Co-Founder



Shaka Lohardjo
Operations



Sophia Dansereau
Marketing



Stas Savciuc
Engineering

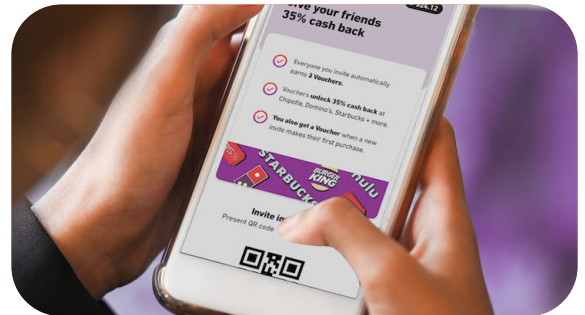
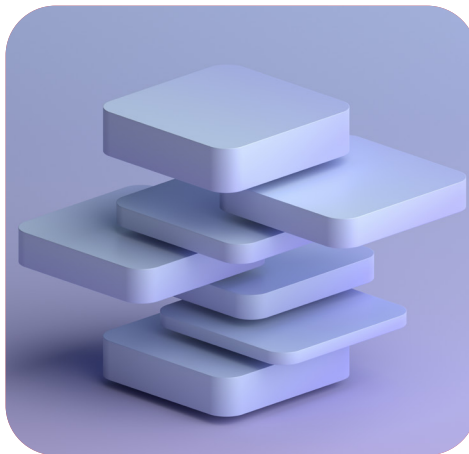
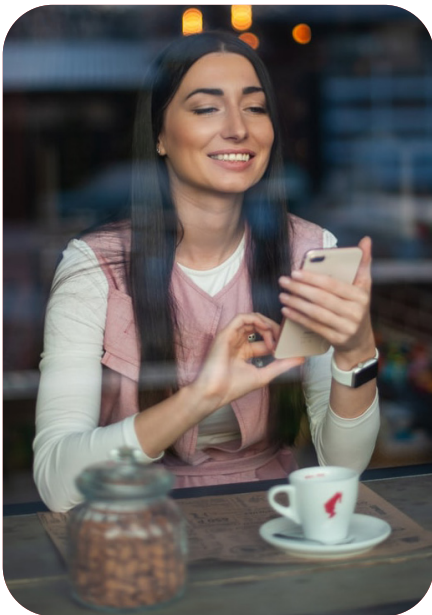


Zvika Badalov
Engineering

Working for you.
Customer success.

Do you or any members on your team have questions, comments, issues, or suggestions regarding the app or the business model?

We would love to hear from you!



Reach a real live team member based in our NYC office from 10:30 AM to 7:30 PM Eastern by:

Customer Service

Phone: (646) 362-9106

Email: ask@fluz.app

(typically 2 business day response time)

Stack rewards.

Maximize your earnings by combining Fluz with other cash back programs and rewards credit cards.

! Before you start stacking.

- ✓ Add your rewards credit card to Fluz. Make sure it is a rewards credit card that gives miles or flat cash back on all purchases (ex: Chase Freedom, PayPay Cashback Mastercard).
- ✓ Make sure your cash back site and Fluz offer cash back at the same store.



Activate other cash back programs.

Head to your favorite cash back site & click shop now (ex: Drop, BeFrugal). You will then be redirected to merchant's site.



Shop & add discount codes.

Shop online and add items to your cart. Use coupon sites/extensions (ex: Honey) & apply to your cart.



Get your order total.

Before you pay at the retailer, get your total checkout amount and go to Fluz. Make sure to include tax & delivery fees to your order total.



Purchase Fluz gift card.

Search for the merchant in the Fluz app & enter your final checkout amount. Fluz will charge your credit card & give you a gift card code for your total amount. Earn instant cash back.



Pay with Fluz online & earn.

Head back to your checkout page and select 'Gift Card' as your form of payment. Paste your Fluz gift card code to complete payment.

Works well with Fluz:

- Drop (Affiliate site)
- ShopKick (Receipt scanning)
- Honey (Coupon code)
- Earny (Price watch program)
- Checkout 51 (Receipt scanning)