save10

FREQUENTLY ASKED QUESTIONS

Business Organization

FAQ1. I enrolled Jim. Why does he show in my second (or third or fourth) generation?

A. Your Business Organization has a fixed number of positions in the first generation; that number is four. If all four positions in your first generation are occupied and you enroll a new Distributor, it must roll down to the first available position, which will be in your second, third, or following generation. Additionally, you may assign your new enrollee to someone else in your organization, which will result in that Distributor being placed in your second or following generation.

FAQ2. A person whose name is John Doe shows on my first generation. I don't know a John Doe. Who is he and how did he get there?

A. All Business Organizations have a fixed number of positions in the first generation, yours as well as your enroller's. Thus, if every position in the first generation of your enroller's Business Organization is occupied and your enroller (or someone else in your upline) enrolls a new Distributor, it must roll down to the first available position, which will be in his or her second, third, or following generation. When that happens, the new enrollee will fall into the first generation of someone else in your enroller's Business Organization. That someone else will sometimes be you.

FAQ3. How does the system work and track who signs up under whom and how compensation works?

A. We have implemented a robust software program that assigns and tracks your Business Organization and compensation. A person must have a sponsor to enroll in the Smart Savings Program and the Simple Rewards Program. Our software tags the new enrollee to a sponsor. As a Distributor you have a unique Website to share with your friends and relatives. When they enroll through your Website, our software will tag your Distributor ID as they enroll. They will be placed in your downline and you will receive commissions from the sale. Additionally, your upline will also receive commissions from your sale.

FAQ4. I have been keeping track of my downline in a spreadsheet. Why does it look different than the one you show?

A. The Save10 App and back-office are fully automated. When a new Distributor is enrolled, they will be placed in the first available position of the Business Organization as it is structured at the instance of entry and according to protocol. It is possible, though rare, that two entries are made almost at the same time. For instance, someone in your upline may enroll a new Distributor that will fall into your Business Organization, and his or her entry happens at nearly the same time you enroll someone. If the new enrollee made by the person in your upline happened an instant before you entered your new enrollee, it may place your new enrollee in a position different than you supposed. It is not necessary for you to keep a spreadsheet as your back office will track your Business Organization.

FAQ5. How can Distributors view the ongoing footprint of their organization?

A. All Distributors have a unique Website that gives them all the information they need about their Business Organization. It is included in the annual Distributor fee.

FAQ6. Can you place sales in certain spots in your organization?

A. Yes. Through your back office, you may place a newly registered Distributor anywhere a position is available in your Business Organization. Alternatively, you may point prospects to your replicated website for enrollment in which case the newly registered Distributor will be placed in the first available position in your Business Organization.

FAQ7. If someone drops out, does the person below move up or how do you replace him or her, or do you just lose that commission spot?

A. A Customer who is not a Distributor does not occupy a "spot" in the Business Organization. If a Distributor drops out and there is no downline below the spot, a new Distributor will be placed in the spot. However, if there is any activity under a Distributor and he or she drops out, commissions for that position will be compressed.

FAQ7a. How does compression work?

A. Compression, as used by Save10, means that any commissions rolling into a position that is vacant or not qualified, that position is ignored and commissions will continue to pay up until all appropriate levels of commissions are paid.

FAQ8. I got placed under John Doe. Can you place me under Jane Crane?

A. No. The Save10 App and back-office are fully automated; you were placed in the first available position of your enroller's Business Organization as it was structured at the instance of entry and according to protocol. To attempt to place you in another position would compromise the integrity of the overall matrix and the structure of your enroller's and all upline Business Organizations.

FAQ9. I just signed in a new Distributor and intended but forgot to assign them to a friend. Can you fix that?

A. No. The Save10 App and back-office are fully automated and your new Distributor was placed in the first available position of your Business Organization as it was structured at the instance of entry and according to protocol. To attempt to place them in another position would compromise the integrity of the overall matrix and the structure of your and all upline Business Organizations. Thus, it is very important that you check ALL required fields in the application BEFORE you hit the enter key.

FAQ10. Where does the money rolling into a vacant position go?

A. All commissions rolling into a vacant position will be compressed.

Pay Issues

FAQ11. My Business Organization shows that I have 230 (or any other number) persons. Why did I only get paid $220 (or any other lesser amount)?

A. There are a number of reasons you may not have been paid for everyone in your Business Organization. First, some in your Business Organization may have missed paying their monthly activation fee in which case no commissions will be paid for that position unless and until the activation fee has been paid. Second, some in your Business Organization may be in your fifth, sixth, or lower generation, and you have not qualified to receive commissions for those generations. (See Paragraph 2 of the Compensation Plan for qualifiers for upper level commissions.) Third, we may not have a tax identification number on file for you and you have received maximum commission without providing a tax ID number. (See Paragraph B.14. of the Policies and Procedures for explanation.)

FAQ12. I did not get paid. Why not?

A. Either you have no Customers in your Business Organization who have paid their monthly Customer fee, or you have not maintained your Distributor status as required (see Paragraph 2 of the Compensation Plan). To maintain Distributor status requires that both your annual Distributor fee and your monthly Customer fee are current.

FAQ13. What is the cut-off date for enrolling and getting paid for new customers in my downline?

A. Midnight Central time on the last day of the month.

FAQ14. How do you keep the bank accounts secure?

A. Our staff has many years of experience working with bank accounts and keeping that data secure. We use a tokenization process to store the account numbers instead of the actual account number itself. Our data center is PCI compliant, an industry standard established to protect sensitive information such as an individual's account number.

FAQ15. Can we pay for others on our own credit/debit card?

A. Yes. See also FAQ29

FAQ16. (This question has been removed as it is no longer relevant.)

FAQ17. How will income be generated, tracked and documented for taxes?

A. Our Web-based software tracks all sales and income of your Business Organization. You have access and are able to track your entire Business Organization through our software. At the end of the year we will send you a Form 1099-Misc for your tax purposes.

FAQ18. Does this show up as self-employment income?

A. All Distributors are independent contractors and will receive Form 1099-Misc for income (provided they have income greater than $599 per year). Distributors should consult a tax professional for any and all advice regarding self-employment income.

FAQ19. How can I pay the monthly fee?

A. We accept credit card, and debit card.

FAQ20. How does the system work and track who signs up under whom in order to get paid?

A. A person must have a sponsor to enroll in the Smart Savings™ Program and the Simple Rewards™ Program. Our software tags the new enrollee to the enroller. As a Distributor you have a unique Website to share with your friends and relatives. When they enroll through your Website, our software will tag your Distributor ID as the enroller. They will be placed in your downline and you will receive commissions from the sale. Additionally, your upline will also receive commissions from your sale. See also FAQ3.

FAQ21. What compensation do we get for signing up Merchants?

A. There is no compensation for signing up Merchants. However, we all know that Merchants are a critical part of our success. In order for our Product to grow and increase in value, we need your help. Enrolling Merchants will pay off in the future for all of us by increasing customer sales. See also FAQ52.

FAQ22. Someone in my downline got paid more than me. Why?

A. There are a number of reasons why someone in your Business Organization received a higher commission than you. First, some in your Business Organization may be in your fifth, sixth, seventh, or eighth generations, and you have not qualified to receive commissions for those generations. (See Paragraph 2 of the Compensation Plan for qualifiers for upper level commissions.) Second, we may not have a tax identification number on file for you and you have received maximum commission without providing a tax ID number. (See Paragraph B.14. of the Policies and Procedures for explanation.) Third, and the most probable reason, is that some of the Distributors and attached Customers in the Business Organization of the person in your downline extend outside of your Business Organization. For example, those in the eighth generation of the Business Organization of your second generation person fall outside of your Business Organization, and you do not receive commissions for those Customers, but he or she does.

FAQ23. Have you considered a monthly "cash back" option?

A. It has been discussed and considered, however we do not have one at this time.

FAQ24. Can I have my discounts diverted to another party, like a charity, church, school?

A. No, however, any charitable organization can be a Customer. Customers need not enter a tax ID number for the Smart Savings Program. See also FAQ61.

FAQ25. Will Save10 send out a 1099 at the end of the year?

A. Yes, all earnings will be included on Form 1099-Misc.

FAQ26. When does Save10 pay commissions?

A. We pay all commissions on or around the 5th of each month. The payment includes all sales up to the last day of the month at midnight Central Time.

Enrolling Customers and Distributors

FAQ27. What happens when I recruit and sign up more than 4 people?

A. All Customer sales made by you are tagged to you, regardless of the number. Distributors recruited by you in excess of four continue to go in the first available spot in your Business Organization and will help other people as well as you. We encourage you to work in a team and sign up as many people as you can, as Customers and as Distributors.

FAQ28. How do you keep the bank accounts secure?

A. Our staff has many years of experience working with bank accounts and keeping that data secure. We use a tokenization process to store the account numbers instead of the actual account number itself. Our data center is PCI compliant, an industry standard established to protect sensitive information such as an individual's account number. See also FAQ14.

FAQ29. Can we pay for others on our own credit/debit card?

A. Yes. See also FAQ15.

FAQ30. Can we advertise on social media?

A. Yes, we have requirements to protect the brand. There are standards, which must be followed when advertising on social media. Please read Save10 Policies and Procedures, Section D.3. – Social Media. We want to help you bring sales into your organization through social media.

FAQ31. Do a husband and wife pay a family fee or just get a family fee as a member?

A. There is one fee, one Customer. Some families will see the value and buy two or more memberships for the family. Others will share their membership. There are no family discounts and there is not a family fee structure. Remember, everyone is a consumer who deserves to receive the incredible value of the discounts available through use of the Save10 App. Thus, everyone should be a Customer. Those who are business minded and want to pursue the Distributor-Customer opportunity should consider starting their own Business Organization.

FAQ32. What does it mean to enroll someone?

A. "Enroll" refers to recruiting someone as a Distributor-Customer and helping them build his or her Business Organization. Get them into the business by selling them the Product for $10 a month and then asking them to help you build your business and start their own business by becoming a Distributor (additional fee applies). Persons you enroll will be in your Business Organization. You are also required to train those you enroll, and help them understand how important it is to sell as many Customers as possible who will use the Save10 App in their everyday consumption.

FAQ33. What is expected of a sponsor?

A. Distributors who enroll new Distributors must fulfill the obligation of performing a bona fide supervisory, distributing and selling function in the sale or delivery of product to the ultimate consumer and in the training of those enrolled. Distributor must have ongoing contact, communication and management supervision with his or her Business Organization. Examples of such supervision may include, but are not limited to: newsletters, written correspondence, personal meetings, telephone contact, voice mail, electronic mail, text messages, training sessions, accompanying individuals to Company training, and sharing genealogy information with those enrolled. Distributors should be able to provide evidence to the Company semiannually of ongoing fulfillment of sponsor responsibilities. You are expected to train those you enroll to sell the Product and to recruit others as Distributors. It is irresponsible and against company policy to enroll someone into this business and not provide help. Part of your goal should be to enroll 4 Distributors, train each of them to enroll and train 4, and so on, and also to train each Distributor to sell to at least four or five Customers.

FAQ34. For how long is a Customer signed up?

A. A Customer is signed up for the current month only. They may withdraw at any time and get any prepaid money back at 90% of what was paid.

FAQ35. What happens if someone signs up and pays for a year then decides to drop out?

A. Customers are refunded all money for the months not used. We do not prorate any month.

FAQ36. Can you send someone to our meeting to show the program?

A. You should contact your Sponsor to assist in showing the program. Save10 Corporate will exhibit the program in full only for special events.

FAQ37. How can I see who's in my downline?

A. Through your back-office you can view the structure of your entire Business Organization. Simply login to your replicated website and follow the appropriate link.

FAQ38. Can I get the names and phone numbers of all the people in my downline?

A. Yes. However, per paragraph B.16. of the Save10 Policies and Procedures, this is confidential information and must be kept in strict confidence. It is to be used by you only to help you grow your Business Organization. You must at all times respect the security and privacy of all Customers and Distributors in your Business Organization whether enrolled by you or others. Violation of these terms will subject you to the loss of your Business Organization.

FAQ39. Can I sign up people in other states?

A. Yes, all states except Montana at this time.

FAQ40. Can I sign up people in other countries?

A. Not at this time.

FAQ41. Is it just the US? What about the Virgin Islands?

A. Currently we are just in the US, including Puerto Rico. We will expand to the Virgin Islands and Canada as soon as possible. For now we are concentrating our efforts to open all of the States, including Puerto Rico. See also FAQ59.

FAQ42. Can I enroll my wife (husband)?

A. Yes, as a Distributor if he or she is 18 years or older. And, yes, as a Customer if he or she is 13 years or older.

FAQ43. Can I enroll my kids?

A. Yes, as Distributors if they are 18 years or older. And, yes, as Customers if they are 13 years or older.

FAQ44. How many times can I enroll myself?

A. Per Paragraph B.6. of the Policies and Procedures, individuals may not have simultaneous beneficial interests in more than one Distibutor entity without the prior written consent of Save10 or as otherwise provided in the Compensation Plan.

FAQ45. Can I sign up under a personal membership and one for my LLC at the same time?

A. Yes. However, you must use separate tax identification numbers, e.g., Social Security Number and Employer Identification Number, for each position. See also FAQ54.

Enrolling Merchants

FAQ46. I know of several Businesses that would like to be a part of the program. Who should they call?

A. Refer the owner or manager of the business to the Save10 Website (merchants.save10.com) or to your replicated Website to enroll. The Merchant will be added to the growing list.

FAQ47. Is there any way I can sign up stores?

A. Yes you may; however it must be agreed upon by the business manager or owner. Alternatively, you may refer the owner or manager of the business to go to your replicated Website to enroll. The Merchant will be added to the growing list of Save10 Merchants.

FAQ48. How do we get quality stores in the program from which people actually want to buy?

A. Talk to the people who make the decisions in the quality store. We offer them a no cost solution, and they only pay when the solution works, which we feel is a "no-brainer" for most businesses.

FAQ49. (This question has been removed as it is no longer relevant.)

FAQ50. Is there category exclusivity for types of Merchants in a given city or territory?

A. We do not offer exclusivity at this time. The cost is $0 to the Merchant and many people have favorites. Our goal is to have as many stores registered as possible to increase the value of the Smart Savings Program.

FAQ51. (This FAQ has been deleted as it pertained to pre-launch.)

FAQ52. What compensation do we get for signing up a Merchant?

A. There is no compensation for signing up Merchants. However, we all know that Merchants are a critical part of our success. In order for our Product to grow and increase in value, we need your help. Enrolling Merchants will pay off in the future for all of us by increasing customer sales. See also FAQ21.

FAQ53. I am a Distributor and I own a small business. How do I get it in Save10?

A. Simply enroll it through your replicated Website. Your business will be added to the growing list of Save10 Merchants.

FAQ54. Can I sign up under a personal membership and one for my LLC at the same time?

A. Yes. However, you must use separate tax identification numbers, e.g., Social Security Number and Employer Identification Number, for each position. See also FAQ45.

FAQ55. For how long is a Merchant contract?

A. There is a 60-day notification in the Merchant contract.

FAQ56. Can a Merchant have extra deals like Groupon?

A. Yes. Merchants can give a variety of discounts. Premier Merchants are those that have agreed to give at least 10% off of the total purchase. Premier Merchants are listed in red on the app and on the Website. Premier Merchants often give bigger discounts than 10%. It is their prerogative to offer what they like.

FAQ57. How does a Merchant sign up?

A. They can go online and fill out a few simple fields through your replicated Website. They will then be placed in our APP and on our Website.

FAQ58. What are the costs for the Merchants?

A. There is no cost to the Merchant to be placed in the App and on the Website. The only "cost", if they consider it a cost, is the discount given.

FAQ59. Is it just the US? What about the Virgin Islands?

A. Currently we are just in the US, including Puerto Rico. We will expand to the Virgin Islands and Canada as soon as possible. For now we are concentrating our efforts to open all of the States, including Puerto Rico. See also FAQ 41.

Discount Issues

FAQ60. A Merchant did not give me the discount. What should I do?

A. First, ensure the store you visited is a Save10 Merchant and that you didn't mistakenly go to a store that is not in our network. If it is indeed a Save10 Merchant that failed to give the agreed upon discount, send an email to info@save10.com providing the details of your experience. The information you should include are, name and address of the store, date and approximate time of event, name of person who refused the discount (if known), name of manager or owner (if known). In no event should you be discourteous or disruptive to the store operations. Save10 will use its best efforts to educate the store manager or owner to properly train his or her employees to apply the agreed upon discount to all Save10 Customers. Save10 will also send an email to you with the outcome of those efforts.

FAQ61. Can I have my discounts diverted to another party, like a charity, church, school?

A. No, however, any charitable organization can be a Customer. Customers need not enter a tax ID number for the Smart Savings Program. See also FAQ24.

FAQ62. How do we know what Merchants are in the program giving 10%?

A. Premier Merchants are listed in red on the app and on the Website. The discounts they have offered, sometimes greater than 10%, are published with their listing.

FAQ63. I don't own a smart phone. How can I participate in the smart savings program?

A. You can download our App to an iPod, iPad, or any other smart device that is capable of connecting to the Internet via cell towers, satellite, or WiFi. With that device you can participate in the Smart Savings Program as with a smart phone. You must be connected to the Internet at the time of your purchase to redeem discounts, however.

FAQ64. I just bought a new phone. How do I transfer my App to the new phone?

A. With your new phone, simply go to the App Store and download the Save10 App. All Customer and Distributor data and passwords are kept in Save10 databases; after download, you will be able to use the App in the way you are accustomed.

FAQ65. What if I don't want to have someone touch my phone? Is there another way to use the APP?

A. You can touch the app in front of them and for them. There is really only one way to use the app.

Ownership

FAQ66. My husband (wife) was in your program, but he (she) just died. What happens now?

A. In situations such as this, you may request the Distributor position and corresponding Business Organization be transferred to you. Once transferred, payment of commissions will continue so long as the Distributor position is maintained in good standing.

FAQ67. I just got a divorce from my spouse. How do we split the income from our position?

A. So long as the Distributor position is maintained in good standing, Save10 will process payments to the account on record at the time payment is made. How the commissions are split between husband and wife does not fall into the prerogative of Save10; those details must be worked out between you and your spouse.

FAQ68. Can I will my position to my children?

A. Per Paragraphs C.10. and C.11. of the Policies and Procedures, with the prior approval of Save10, Distributors may sell, trade, or will their Business Organization to others.

FAQ69. Is our membership transferable or willable to family?

A. A Customer membership is transferable and willable under certain circumstances. A Distributor's Business Organization is willable with certain requirements (see Save10 Policies and Procedures, Section C.11. – Succession). The sale or transfer of a Business Organization is only allowed upon the prior approval of Save10, which is rarely given (see Save10 Policies and Procedures, Section C.10 – Sale, Assignment or Transfer of Save10 Business Organizations).

FAQ70. If someone in my downline quits, can I assign someone else to his/her position?

A. Per Paragraph C.8. of the Policies and Procedures, if someone voluntarily quits, ownership of the Business Organization reverts back to Save10.

FAQ71. If someone in my downline quits, can I buy his/her position?

A. No. Paragraph C.10. of the Policies and Procedures requires that prior approval of Save10 must be sought before anyone can, sell or transfer his or her Business Organization to others. Such approval must be sought by the owner of the Business Organization. Per Paragraph C.8. of the Policies and Procedures, if someone voluntarily quits, ownership of the Business Organization reverts back to Save10.

FAQ72. Can I sell my position?

A. Per Paragraph C.10. of the Policies and Procedures, prior approval of Save10 is required before Distributors can sell or transfer their Business Organization to others.

Getting Help

FAQ73. Does Save10 have an up and running office staff and customer service?

A. Yes, we have a dedicated staff and customer service department. That department will expand as required. Currently we have 2 full-time staff and look to grow that number as business dictates.

FAQ74. Who should I call if I need assistance?

A. Your first call should be to your enroller. If your enroller is unable to help, call your immediate upline person, if different than your enroller. If you still need help, call our helpdesk during regular business hours. This help number is 501-777-8680. Our hours of operation are 9:00 AM – 6:30 PM Central time Monday through Friday, 9:00 AM – 12:00 Noon Central time on Saturday. We are closed on Sundays and national holidays.

FAQ75. Where is your office?

A. Little Rock, Arkansas.