

EcoPay® — How the Payouts Work

A plain-English explanation of the five commission streams, the tier ladder, and how Clubs accumulate.

HOW IT WORKS

Every credit purchase flows through five commission streams at the same time. Together those streams distribute **61% of every dollar** back to the network; the remaining portion funds the platform. Some streams pay the instant a purchase happens; others accumulate into a weekly pool. Streams can be switched on or off by an admin, so only the currently-active streams actually pay out.

The five streams

20%
INSTANT

ConnectPay

Fires the moment someone you referred buys credits. Attribution is set once at signup and is permanent — your direct Crowd is yours for every future purchase.

20%
INSTANT
5 TIER SLOTS

CrowdPay

Five separate slots, one per tier above Standard. Each slot pays the closest Crowd member whose tier-N code holds the buyer in its population. Seal a tier-N code and you become the recipient for everyone in that code, on every future purchase.

10%
WEEKLY POOL

CompetePay

Accumulates all week and is distributed every Friday at 4:00 PM CDT to the top earners by window earnings — it rewards momentum in the current 7-day window.

10%
WEEKLY POOL

CreditPay (Hold)

Accumulates all week and is distributed every Friday at 4:00 PM CDT to the top members by credits currently held — it rewards holding.

1%
INSTANT
ATTRIBUTION

ContentPay

Goes to whoever created the asset that drove the sale, set on the share link. Generate something in Studio, share its link, and ContentPay fires to you when anyone buys after clicking through.

Total distributed to the network

61%

The tier ladder

Your tier determines which CrowdPay slot you hold. Promotion is automatic: when your tier-N code's balance reaches the next tier's threshold, the code **seals** — its population locks — and you promote to the next tier.

Tier	Name	Seals at	CrowdPay slot
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0	Standard	\$5K	None — ConnectPay only
1	Bronze	\$10K	5% CrowdPay slot
2	Silver	\$100K	5% CrowdPay slot
3	Gold	\$1.0M	5% CrowdPay slot
4	Platinum	\$10.0M	5% CrowdPay slot
5	Diamond	—	—

The “seals at” figure is the purchase volume that must accumulate in a Club before it locks and you promote — not a price you pay.

Clubs & populations

A Club (called a “code” on the back end) is the container that tracks who counts toward each tier and how much purchase volume has accumulated. Here is the full lifecycle:

1

A Standard Club opens at signup.

Every member starts with a Standard Club. As you promote, the next tier's Club opens automatically with its own population, which starts empty.

2

Connections join your Clubs.

Whoever connects through you is added — once — to every Club you currently have open. Club membership is permanent: nobody is ever removed or reassigned.

3

Purchases broadcast to Clubs.

Any purchase by anyone in a Club's population adds the full purchase amount to that Club's balance, capped at the seal threshold. A single purchase can credit several of your Clubs at once.

4

Balance crosses the threshold — seal and promote.

When a Club's balance reaches its seal threshold, it seals (population locked) and you promote. The CrowdPay slot at that tier becomes yours for everyone in the sealed population, on every future purchase.

Key terms

Window earnings	Your commission earnings in the current 7-day window. Resets every Friday at 4:00 PM CDT after the pools distribute. This is what drives your CompetePay ranking.
Code / Club	The same thing on two surfaces — the back end calls it a code, the interface calls it a Club. You have one per tier you've reached.
Population	The members counted toward a Club's seal. It's write-once: members never leave and never get reassigned, which is what makes the resulting commissions durable.
Seal	When a Club's balance reaches the next tier's threshold, the Club seals — its population freezes and you promote. Sealing is permanent.
Broadcast	When a purchase happens, the full amount fills every open Club whose population includes the buyer (capped at each Club's seal threshold). One purchase can credit many Clubs simultaneously.

Omega

The platform catch account. It receives any commission slot that has no qualifying human recipient — for example an empty CrowdPay tier, or a purchase with no referrer.

This document describes how the EcoPay® system distributes commissions. It is a description of mechanics, not a projection or guarantee of income — what any individual actually earns depends on purchase activity across their Clubs and on which streams are active, both of which are outside any one member's control. EcoPay® is a trademark of \$HIFT.