

# Club BizSmart

## “Smart Matrix” FAQs v1.2-13-21

### 1) What is a Smart Matrix?

A Smart Matrix is a 2x2 forced recycling “follow-me” hybrid matrix that pays 100% commissions per 2nd level “Pay-Line” sale (3 of 4 sales), and also overlays a 1:1 binary that pays out dual commissions simultaneously.

### 2) What does “recycling” and “follow-me” mean?

Recycling or re-entering describes an event in the matrix that when all 6 spots fill with 6 paid positions, causing the matrix to “complete”, and the affiliate at the top of the matrix will recycle into a new paid position under their sponsor’s matrix (which is the “follow-me” feature) in the next open spot, thereby starting a brand-new matrix.

### 3) How many ways can I earn from the Smart Matrix?

The Smart Matrix offers three (3) ways to earn. 1) You can earn 100% “2x2 Pay-Line Bonus” commissions of \$25 to \$10,000 per sale on the 2nd level of your matrix. 2) You can earn (Binary) “Team Bonuses” of 15% to 30% on your lesser volume leg, as each new & upgraded Smart Matrix pack adds “Points” (CV) to the Binary. 3) You can also earn (Binary) “Team Matching Bonuses” of up to 45% on up to 5 generations of Team Bonus commissions.

### 4) What are the different Smart Matrix pack order options available?

There are nine (9) Smart Matrix packs available:

- 1) Smart 25 Matrix costs \$35 (\$25 digital products cost + \$10 one-time Admin fee)
- 2) Smart 50 Matrix costs \$80 (\$50 digital products cost + \$30 one-time Admin fee)
- 3) Smart 100 Matrix costs \$135 (\$100 digital products cost + \$35 one-time Admin fee)
- 4) Smart 250 Matrix costs \$300 (\$250 digital products cost + \$50 one-time Admin fee)
- 5) Smart 500 Matrix costs \$595 (\$500 digital products cost + \$95 one-time Admin fee)
- 6) Smart 1000 Matrix costs \$1,200 (\$1,000 digital products cost + \$200 one-time Admin fee)
- 7) Smart 2500 Matrix costs \$2,800 (\$2,500 digital products cost + \$300 one-time Admin fee)
- 8) Smart 5000 Matrix costs \$5,600 (\$5,000 digital products cost + \$600 one-time Admin fee)
- 9) Smart 10000 Matrix costs \$12,200 (\$10,000 digital products cost + \$2,200 one-time Admin fee)

### 5) Please explain the “2x2 Pay-Line Bonus”?

The 2x2 forced re-entering “Smart Matrix” has 2 levels. The 1st level has 2 spots, and the 2nd level has 4 spots. Your “Pay-Line” is the 2nd level where the 4 spots are located. You will earn a “2x2 Pay-Line Bonus” of \$25 to \$10,000 per sale on 3 of 4 spots when they fill with paid positions. The 4th paid position (which will either fill spot #4 or #6 on your matrix), will complete your matrix (known as a “cycle”), and cause it to re-enter into a new paid position under your sponsor in the next available spot in their matrix. See below:

Smart 25 Matrix = \$25 2x2 Pay-Line Bonus x 3 = \$75 Per Completed Matrix (Cycle)  
Smart 50 Matrix = \$50 2x2 Pay-Line Bonus x 3 = \$150 Per Completed Matrix (Cycle)  
Smart 100 Matrix = \$100 2x2 Pay-Line Bonus x 3 = \$300 Per Completed Matrix (Cycle)  
Smart 250 Matrix = \$250 2x2 Pay-Line Bonus x 3 = \$750 Per Completed Matrix (Cycle)  
Smart 500 Matrix = \$500 2x2 Pay-Line Bonus x 3 = \$1,500 Per Completed Matrix (Cycle)  
Smart 1000 Matrix = \$1,000 2x2 Pay-Line Bonus x 3 = \$3,000 Per Completed Matrix (Cycle)  
Smart 2500 Matrix = \$2,500 2x2 Pay-Line Bonus x 3 = \$7,500 Per Completed Matrix (Cycle)  
Smart 5000 Matrix = \$5,000 2x2 Pay-Line Bonus x 3 = \$15,000 Per Completed Matrix (Cycle)  
Smart 10000 Matrix = \$10,000 2x2 Pay-Line Bonus x 3 = \$30,000 Per Completed Matrix (Cycle)

### 6) How do I qualify to earn commissions from the Smart Matrix?

You must purchase a Smart Matrix pack, and you must sponsor one (1) new or upgraded member that purchases the same Smart Matrix pack(s) as you have within sixty (60) days of your Smart Matrix pack purchase date. If you do not sponsor one member by midnight EST of the 60th day of your purchase anniversary date, all accumulated commissions will roll-up to the company as breakage, and the clock will reset every 60 days thereafter to meet the one (1) member sponsorship qualification.

### **7) Why do I not earn commissions on the 2 sales located on level 1 of my Smart Matrix?**

You do not earn commissions on sales placed in spot #1 & #2 (on level 1) because those 2 sales are paying out 100% (2x2 Pay-Line Bonus) commissions to either your sponsor or another upline member. In other words, those 2 sales on level 1 of your matrix are paying out an upline member's (level 2) "2x2 Pay-Line Bonus" commissions.

### **8) How many Smart Matrix accounts can I register?**

Each household is allowed a maximum of "3" accounts, and if in the USA, each account must have a unique tax ID number. And each account can activate up to "9" paid positions (one for each Smart Matrix pack).

### **9) What digital products are included with my Smart Matrix purchase?**

During the pre-launch phase, the following digital products are included with Smart Matrix pack orders:

Smart 25 Matrix Pack: "Bitcoin, Health & Wealth" (811 MB Download)  
Smart 50 Matrix Pack: "Master Money And Law Of Attraction" (857 MB Download)  
Smart 100 Matrix Pack: "Self-Help & Immune Health" (2.47 GB Download)  
Smart 250 Matrix Pack: "Law Of Attraction & Positive Mindset" (1.9 GB Download)  
Smart 500 Matrix Pack: "Personal Finance, Credit & Business" (964 MB Download)  
Smart 1000 Matrix Pack: "Trading Systems & Big Ticket Sales" (2.34 GB Download)  
Smart 2500 Matrix Pack: "Forex Video Courses & Software" (4.38 GB Download)  
Smart 5000 Matrix Pack: "Leads, Facebook & Real Estate" (4.73 GB Download)  
Smart 10000 Matrix Pack: "Entrepreneurship & Small Business" (4.64 GB Download)

### **10) What digital product is included with my paid Smart Matrix re-entry position?**

After completing a matrix, each new paid re-entry position will include renewed Resell Rights (RR) and/or Master Resale Rights (MRR) to digital products, and limited membership access to "TicketsAtWork", the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more.

Smart 25 Matrix Pack: 1-day Resell/Master Resell rights, plus 1-day access to TicketsAtWork membership.\*  
Smart 50 Matrix Pack: 3-day Resell/Master Resell rights, plus 3-day access to TicketsAtWork membership.\*  
Smart 100 Matrix Pack: 7-day Resell/Master Resell rights, plus 7-day access to TicketsAtWork membership.\*  
Smart 250 Matrix Pack: 21-day Resell/Master Resell rights, plus 21-day access to TicketsAtWork membership.\*  
Smart 500 Matrix Pack: 30-day Resell/Master Resell rights, plus 30-day access to TicketsAtWork membership.\*  
Smart 1000 Matrix Pack: 60-day Resell/Master Resell rights, plus 60-day access to TicketsAtWork membership.\*  
Smart 2500 Matrix Pack: 90-day Resell/Master Resell rights, plus 90-day access to TicketsAtWork membership.\*  
Smart 5000 Matrix Pack: 120-day Resell/Master Resell rights, plus 120-day access to TicketsAtWork mbrshp.\*  
Smart 10000 Matrix Pack: 150-day Resell/Master Resell rights, plus 150-day access to TicketsAtWork mbrshp.\*

\*Digital products include Resell Rights (RR), Master Resell Rights (MRR), or Private Label Rights (PLR), which only activate after the Matrix Completes and a new, paid re-entry sale is created, and every paid re-entry sale thereafter. TicketsAtWork membership value will vary per Smart Matrix Pack, and is considered a bonus product on re-entry sales, and is not itself a resalable digital product.

### **11) How do I upgrade to a Smart Matrix pack?**

If you are either a "Free Consultant", or have already registered and purchased another Smart Matrix pack and want to upgrade to a different one, then simply follow these "9 Steps" below:

Step 1: From inside of your back office area, click on "Products" link  
Step 2: Select "Purchase Product" sub-link  
Step 3: Click on "Upgrade Matrix Packs United States" (unless you are upgrading outside the USA)  
Step 4: Choose your Smart Matrix Pack (Smart 25, 50, 100, 250, 500, 1000, 2500, 5000 or 10000)  
Step 5: Click on the image of the pack selected, then click the "Add to Cart" button  
Step 6: On next page (CHECKOUT), scroll up to top of page and under "Payment Via", check either "Wallet" (if you want to use your earned commissions in your wallet balance) or "Credit Card"  
Step 7: Scroll down and check the box: "I Agree To All Chargeback Policies"  
Step 8: Scroll down and check the box: "I Agree To All Digital Product Refund Policies"  
Step 9: Scroll down and click the "Purchase" button

## **12) How many Smart Matrix packs can I buy?**

There are nine (9) separate Smart Matrix packs available and you are allowed to buy one (1) of each separately, or more than one at the same time.

## **13) How do I buy a Smart Matrix pack?**

If you have not registered as a “Free Consultant” first, simply follow these “19 Steps” below:

Step 1: Go to [https://www.clubbizssmart.com/\(sponsor's username\)](https://www.clubbizssmart.com/(sponsor's username))

Step 2: Click on “Click Here To Enter” button

Step 3: Click on the “Three White Lines” symbol in top right corner (skip if not on mobile device)

Step 4: Click on “Join” link, then click “Consultant Packages”

Step 5: Click on “Matrix Packages United States” (unless you are joining outside the USA)

Step 6: Choose your Smart Matrix Pack (Smart 25, 50, 100, 250, 500, 1000, 2500, 5000 or 10000)

Step 7: Click on the image of the pack selected, then click the “Add to Cart” button

Step 8: On “Checkout - Items On Order” page, click “Checkout” button

Step 9: Scroll down and check the box: “I Agree To All Chargeback Policies”

Step 10: Scroll down and check the box: “I Agree To All Digital Product Refund Policies”

Step 11: Scroll up and click “Check Out” button, and click “Ok” button

Step 12: Complete the “Registration Form”

Step 13: Check the box: “I Agree To All Policies & Procedures”

Step 14: Click “Submit” button and click “Ok” button

Step 15: Confirm Registration and click “Next” button

Step 16: Complete credit card details and click “Go” button

Step 17: Go to <https://www.clubbizssmart.com/login.aspx>

Step 18: Enter your username and password, then click “Login” button

Step 19: View your paid position in the Smart Matrix by clicking “Genealogy”, then “Matrix Genealogy”, then next to “Select Matrix” drop-down menu, choose the Smart Matrix that you purchased.

## **14) How do I buy more than one Smart Matrix pack at the same time?**

If you have not registered as a “Free Consultant” first, simply follow these “21 Steps” below:

Step 1: Go to [https://www.clubbizssmart.com/\(sponsor's username\)](https://www.clubbizssmart.com/(sponsor's username))

Step 2: Click on “Click Here To Enter” button

Step 3: Click on the “Three White Lines” symbol in top right corner (skip if not on mobile device)

Step 4: Click on “Join” link, then click “Consultant Packages”

Step 5: Click on “Matrix Packages United States” (unless you are joining outside the USA)

Step 6: Choose your Smart Matrix Pack (Smart 25, 50, 100, 250, 500, 1000, 2500, 5000 or 10000)

Step 7: Click on the image of the pack selected, then click the “Add to Cart” button

Step 8: On “Checkout - Items On Order” page, click “Continue Shopping” button

Step 9: Repeats Steps 5 to 8 until you are ready to complete your order

Step 10: Once final Smart Matrix pack is selected, on “Checkout - Items On Order” page, click “Checkout” button

Step 11: Scroll down and check the box: “I Agree To All Chargeback Policies”

Step 12: Scroll down and check the box: “I Agree To All Digital Product Refund Policies”

Step 13: Scroll up and click “Check Out” button, and click “Ok” button

Step 14: Complete the “Registration Form”

Step 15: Check the box: “I Agree To All Policies & Procedures”

Step 16: Click “Submit” button and click “Ok” button

Step 17: Confirm Registration and click “Next” button

Step 18: Complete credit card details and click “Go” button

Step 19: Go to <https://www.clubbizssmart.com/login.aspx>

Step 20: Enter your username and password, then click “Login” button

Step 21: View your paid position in the Smart Matrix by clicking “Genealogy”, then “Matrix Genealogy”, then next to “Select Matrix” drop-down menu, choose the Smart Matrix that you purchased.

## **15) Do I need to create a new account to buy another Smart Matrix pack?**

No. You can purchase another Smart Matrix pack of a different value from within your back office, e.g. if you have purchased a Smart 50 Matrix pack and want to now purchase a Smart 25 Matrix pack, you must do so from within your back office by upgrading to the Smart 25 Matrix pack.

**16) Are there advantages to buying more than one Smart Matrix pack?**

That depends on how much you want to earn from Smart Matrix packs. In other words, in order to earn from a Smart Matrix pack, you must purchase that Smart Matrix pack and also meet the sponsorship qualifications.

**17) What are the binary points assigned to each Smart Matrix pack?**

Commissionable Volume (CV), also known as (Binary) "Points" for the "Team Bonus" are only assigned to new or upgraded Smart Matrix packs (not re-entries), and are as follows:

Smart 25 Matrix = 5 CV  
Smart 50 Matrix = 10 CV  
Smart 100 Matrix = 20 CV  
Smart 250 Matrix = 25 CV  
Smart 500 Matrix = 40 CV  
Smart 1000 Matrix = 100 CV  
Smart 2500 Matrix = 150 CV  
Smart 5000 Matrix = 300 CV  
Smart 10000 Matrix = 600 CV

**18) What happens if I sponsor a member that joins with a Smart Matrix pack I didn't purchase?**

That member will follow the next member upline to you in the genealogy. In some cases, this could be your sponsor, or their sponsor, etc. However, if you ever decide to upgrade into the matrix that the member you sponsored purchased into, they will eventually start to follow you again in that same matrix.

**19) If I register as a "Free Consultant", will that put me into the Smart Matrix?**

No. Registering as a "Free Consultant" will only give you a free position in the Binary for 60 days so you can earn "Team Bonus" commissions. As a Free Consultant (member), you must add a credit or debit card to your "Profile", then "Upgrade" to any Smart Matrix pack you want to secure a paid position in.

**20) What refund policy is available for Smart Matrix packs?**

Per the terms and conditions, because Smart Matrix packs include downloadable digital products that cannot be returned, all sales are final and there is no refund on the purchase of a Smart Matrix pack. However, the company will review all requests if submitted with 3 days of the original purchase date. If by the company's sole discretion a refund is granted, it will only be for the purchase price and not the one-time Admin Fee of \$10 to \$2,200, less any commissions earned. Also, by accepting a refund, you agree that your account will be immediately canceled and you cannot register again for 6 months. For more details, please see the full refund policy located at: <https://clubbizsmart.com/Return-And-Refund-Policy.aspx>.

**21) If I am not satisfied with my Smart Matrix pack order, and want a refund, what should I do?**

Absolutely no refunds are given for Smart Matrix pack purchases. However, if you are not satisfied with your purchase, please send a detailed email explaining why to [support@clubbizsmart.com](mailto:support@clubbizsmart.com) with "Smart Matrix Order Issue - ID# 000000" subject line within 3 days of your purchase date. (Replace "000000" with your ID#). Be sure to include your name and username or ID# and a phone number to be reached. You will receive a response within 24-48 hours or the next business days. Office hours are Monday to Friday, 9:00 AM to 5:00 PM PST.

**22) What will happen to my Smart Matrix position if I mistakenly initiate a chargeback with my bank?**

We have a very strict credit card chargeback policy (above the "Digital Product Refund Policy" section) that you must agree to by checking a box in the shopping cart before completing your Smart Matrix pack purchase. If you initiate a charge-back, then this will be grounds for immediate termination and possible legal action.

**23) Where do I see my Smart Matrix earned commissions?**

For "2x2 Pay-Line Bonus" commissions, click the "Income" link, then select "Matrix Income", select the pay period week, and click "Submit" button. Another way to see it is to click on the "Wallet Amt" balance at the top of your Dashboard. You will see it described as: "Got Fund of Matrix From Id No. (the member ID# that generated the 2x2 Pay-Line Bonus) From: Smart (#####) MATRIX Income." (The "#####" number represents which Smart Matrix the 2x2 Pay-Line Bonus commission was earned from, e.g. "Smart \$500 MATRIX".)

**24) What payment options are available to purchase a Smart Matrix pack?**

The fastest way to purchase a Smart Matrix pack is with a valid credit or debit card. However, if you have earned commissions, you can use a portion of those commissions to upgrade to a Smart Matrix pack by selecting to pay with your “wallet” balance on the check out page. Other ways to purchase a Smart Matrix pack are: money order, cashier’s check, bank wire, Zelle (up to \$1,200 order) or PayQuicker. If you are interested in purchasing a Smart Matrix pack with any of the latter options, please send an email to [support@clubbizsmart.com](mailto:support@clubbizsmart.com) with “Want to buy Smart Pack via ???” subject line. Replace the “???” with the way you intend to pay, e.g. “bank wire”. Be sure to include your name, phone and ID# in the email body. Support will respond with instructions within 24-48 hours.

**25) Can I use the same credit card to purchase Smart Matrix packs for other members?**

Yes, but the company will monitor all transactions from the same credit card to prevent any potential fraudulent activity or abuse of the system. Any fraudulent attempts will result in an immediate account termination, and legal action may also follow.

**26) Is the purchase of a Smart Matrix pack tax deductible?**

In certain countries, including the USA, the purchase of a Smart Matrix pack may be considered a legitimate business expense. However, we are not licensed tax professionals and therefore cannot legally give you tax advice. Please contact your tax professional for more details.

**27) Can I manually place members into the Smart Matrix?**

No. The Smart Matrix is a “forced” 2x2 matrix, which means that as paid positions enter the matrix, they will be placed into the next available (open) spot in their sponsor’s matrix, starting from left to right, top to bottom. Therefore, there is no way to place a member into a specific spot. There is no holding tank.

**28) How do I see the members I personally sponsored into the Smart Matrix?**

There are two (2) ways to see your personally sponsored Smart Matrix members. The first way is available on the Dashboard page of your back office. There, you can click the “Reports” link, then the “Downline Report” sub-link. The second way is by viewing the actual Smart Matrix itself, by clicking the “Genealogy” link, then “Matrix Genealogy” sub-link. Next, select the Smart Matrix that you want to view and click the “Search” button. When you hover your mouse pointer over the member icon, you will know who the sponsor is by viewing the “Sponsor ID” field, which shows the sponsor’s username.

**29) Why do some member usernames in my Smart Matrix appear in green?**

Any member’s username that appears in “green” text means they have completed a matrix (and re-entered into a new paid position in their sponsor’s matrix).

**30) How do I see all team members in the Smart Matrix?**

During the pre-launch phase, there is not a way to exclusively see which team members are in the Smart Matrix and which aren’t. The best indicator may be via the Binary view on your Dashboard page. Click “Genealogy” link, then “Binary Genealogy” sub-link. On your left and right “teams”, it will show “Units” and “CV” amount. Units represent member accounts. So for example, if your left team shows “59 Units”, it means there are 59 accounts on that side. However, keep in mind that since the company also allows anyone to sign up as a “Free Consultant” (although they do not appear in the Smart Matrix), those accounts will also be counted as Units.

**31) Can I move someone from my Smart Matrix if their position didn’t get placed where I expected?**

No. The Smart Matrix is a forced matrix that fills spots with paid positions in “real-time”. And once a spot is filled it cannot be undone, unless in the rare occasion where a refund is authorized, and that spot is assumed by the company. However, if due to software error, a person you sponsored doesn’t fall into the proper placement, then the company will contact the programming company to fix the error. But if a move is requested at the fault of the member, the company will review it on a case-by-case basis, as it’s costly in programming fees, and would on some occasions require the entire website to be shut down for hours or even days, as not only the Smart Matrix genealogy is affected unlimited levels upline, but also assigned binary points may have to be recalculated and even commissions may have to be retracted, and this could take up to 7 days (or longer) to fix. In other words, only in extreme circumstances would the company even consider moving a member from a Smart Matrix if not due to software error, as it causes a lot of delays, paid commission issues, and is costly to the company.

**32) What is the minimum age to purchase a Smart Matrix pack?**

The minimum age is currently 18 years old.

### **33) If someone I sponsored signed up under the wrong link, can they be reassigned to me?**

The simple answer is no. This is because before someone can even complete the payment process, they will see the name of their sponsor at the bottom of the registration page. If they continue with the registration from that point, then they are agreeing to register with that person or entity. And the company is firm on protecting the sponsor, per the terms and conditions. However, if a member registers under a “wrong” sponsor, they would need to cancel their account, and register again in 6 months. So it is extremely important for the registering member to pay close attention to whomever they are agreeing to register their new account under. The company cannot be held accountable for mistakes made on the part of the member.

### **34) Can I purchase a Smart Matrix position that has been cancelled or terminated?**

In most cases, the answer is no. However, you must have the ID# or old username of the account that you would like to purchase and we will review it. Send an email to [support@clubbizsmart.com](mailto:support@clubbizsmart.com) with “Buy Refunded Position ID# #####” subject line. (Replace “#####” with account ID# or username if you have it.) Please include your name, username, and phone number. You will receive a response within 24-48 hours.

### **35) How do I set my binary to benefit from CV assigned to Smart Matrix packs on my team?**

A new member’s is automatically set to “Auto” as the default placement, meaning, it will place all new members you personally sponsor on opposite teams (legs) each time, e.g. if you sponsor 10 new members, 5 will be placed on the left and 5 will be placed on the right. However, if you want to change which leg your personally sponsored members will be placed on, under the “Placement Settings” on your Dashboard, you will see a drop-down menu next to “Default Setting” which will be either Left, Right or Auto. Set your binary to the leg you want your personally sponsored members to be placed before they register. However, if your binary stays on “Auto”, your new personally sponsored members will continue to be placed on each opposite leg as they enter your binary, regardless of whether or not one of those legs are receiving “spillover” from your sponsor and upline team.

### **36) How do I buy a wellness product to qualify my accumulated Smart Matrix binary points?**

From your back-office, follow these “9 Steps” to purchase a wellness product:

Step 1: Go to <https://clubbizsmart.com/Login.aspx>

Step 2: Enter your username and password, then click “Login” button

Step 3: Click “Products” link, then “Purchase Product” sub-link

Step 4: Select “Autoship” link (to lock in the autoship prices only; this will not create an autoship), or “YUM Berry Products” link

Step 5: Select the product you would like to order, click the “Add to Cart” link

Step 6: At top of “CHECKOUT” page, select if paying with your “Wallet” balance or “Credit Card”

Step 7: Check the “I agree to all the Chargeback Policies” link

Step 8: Check the “I agree to all the Digital Product Refund Policies” boxes (even though it’s not a digital product)

Step 9: Click the “Purchase” button to complete your order.

### **37) How do I set up a wellness product(s) autoship to qualify my accumulated Smart Matrix binary points?**

From your back-office, follow these “6 Steps” to set up an autoship for wellness products:

Step 1: Go to <https://clubbizsmart.com/Login.aspx>

Step 2: Enter your username and password, then click “Login” button

Step 3: Click “Products” link, then “Autoship Orders” sub-link

Step 4: Under “Autoship Orders Payment By:” select “Credit Card” or “E-Wallet (Auto Debit)” box

Step 5: Select the product(s) you want on either page 1 or 2, and click “Order” button to the right of it

Step 6: Click “Submit” button (your order will process in 30 days from Autoship order creation date.)

### **38) How often are Smart Matrix commissions paid and how?**

Smart Matrix commissions are paid weekly, every Friday, after a 1-week hold (for the pay period ending the previous week on Sunday at 11:59:59 PM EST). And during the pre-launch phase (which started July 1, 2020), commissions are only payable via company check, with a \$20 minimum value.

### **39) How do I contact customer service for support issues?**

Office hours are Monday to Friday, 9:00 AM to 5:00 PM PST. For urgent matters, you can call customer service at (480) 626-4917, or via email at [support@clubbizsmart.com](mailto:support@clubbizsmart.com).

**40) Why does the company charge a one-time Admin fee on new Smart Matrix orders?**

No real company can survive paying out 100% commissions if they have ongoing overhead costs. The company needs to make a profit to cover the cost of salaries, merchant fees, check print-outs and mailings, programming fees, monthly website maintenance & hosting, etc. Remember that the company also gives back a portion of the Admin fee by adding Binary points (PV/CV) to all new and upgraded Smart Matrix pack orders, as well as through promotional offers like the “CEO Cycle Bonus”, etc.

**41) Can I use partial funds in my wallet balance and credit card to upgrade to a new Smart Matrix?**

No. During the pre-launch phase, the payment system is not set up to do “split” payments. You must have the total amount required for the upgrade order available in either your wallet balance or via credit card or debit card.

**42) Can I do my own Smart Matrix presentations?**

Yes, but all presentations and advertisements must be approved by the company prior to publishing them. You can email [support@clubbizsmart.com](mailto:support@clubbizsmart.com) with “Request Marketing Approval” subject line. Please include your name, username, phone number and a copy of the marketing material that you are seeking approval for. You will receive a response within 24-48 hours.

**43) Is there an income disclaimer that should be ready before starting my approved conference call?**

Yes. At the beginning of your company approved conference call, the following disclaimer should be read aloud:

“Participation in the Club BizsSmart Marketing Plan is completely optional, and is not a solicitation to participate. Any reference to income potential is not a guarantee or warranty of earnings, and any income earned is based on a member’s or consultant’s own efforts, experience, commitment, hard work, and dedication. Please visit [www.clubbizsmart.com](http://www.clubbizsmart.com) and click on the disclaimers link for more details.”

**44) Is there an income disclaimer that should be displayed at the beginning of my approved PowerPoint?**

Yes. At the beginning of your company approved PowerPoint, the following disclaimer slide should be displayed:

*“Important General Disclaimer:*

*You understand and agree that participation in the Club BizsSmart Marketing Plan is completely optional, and is not a solicitation to participate. Any reference to income potential is not a guarantee or warranty of earnings, and any income earned is based on a member’s own efforts, experience, commitment, and dedication.*

*You understand and agree that you are purchasing a digital product or products with your Smart Matrix pack order, and that no income is earned without sales being generated.*

*You understand and agree that there is a strict “NO REFUND” policy for the purchase of a Smart Matrix pack, and that ALL SALES ARE FINAL.*

*You understand and agree to only purchase a Smart Matrix pack if you can comfortably afford to do so, and that Club BizsSmart does not encourage using funds that you cannot afford to lose to purchase a Smart Matrix pack, as you are purchasing “digital products” for personal or business use. Smart Matrix packs are not an “investment”, and no income is promised or guaranteed. In other words, DO NOT purchase a Smart Matrix pack if you do not have a genuine interest in utilizing the included digital products for personal or business use. Ultimately, you are responsible for doing your own due diligence on the Club BizsSmart opportunity prior to completing a purchase, and must agree to all terms and conditions, and policies and procedures set forth by the company.”*

**45) A member entered my Pay-Line, but why isn’t the 2x2 Pay-Line Bonus showing in my wallet?**

The wallet will instantly show a 2x2 Pay-Line Bonus commission. However, the only reason why the 2x2 Pay-Line Bonus would not show in your wallet balance is because you are not qualified to earn it by not having sponsored one (1) new or upgraded member that purchased a Smart Matrix pack of the same value. As soon as you meet the minimum sponsorship requirement, the 2x2 Pay-Line Bonus will appear in your wallet in minutes.

**46) Who can purchase International Smart Matrix packs?**

International Smart Matrix packs can only be purchased by members residing outside the USA.

**47) What digital products are included in International Smart Matrix packs?**

International Smart Matrix packs include the same digital products as (Domestic) Smart Matrix packs.

**48) How do I change or update my account profile?**

If it is your profile, from your back office, click on “Profile” link. Under the “UPDATE PROFILE INFORMATION” section, click the “Edit” and edit the fields you need to, then click the “Update” button. If you want to change the profile of another member’s account with their consent, you must first contact support and inform them of your intentions. This is important for anti-fraud measures, and also because if the profile of the account that you are wanting to modify has already earned at least \$600 during the year, whoever’s name and contact details currently listed in that account will receive an IRS form 1099-NEC the following year (if they are a USA resident), whether they actually earned it or not, because the software will issue the tax form to the current account holder, unless proven that current account holder was not the member that actually earned the income stated on the tax form. So to avoid tax implications, this is another reason why support must be informed of your intentions to change the profile of an account that is not yours.

**49) How do I sponsor a Free Consultant if they are not ready to buy a Smart Matrix pack?**

Send the prospect to your replicated website link (<https://www.clubbizssmart.com/yourusername>), and instruct them to click the “Join” link, then “Free Consultant” sub-link to create a “Free Consultant” account. This will place them into your binary structure for 60 days. They can then upgrade to a Smart Matrix pack any time within those 60 days via their registered credit or debit card, or via a “Money Transfer” that you can send to them from your wallet balance.

**50) What happens if a member I personally sponsored buys a Smart Matrix pack that I didn’t buy yet?**

It means they will enter that matrix before you and will follow your sponsor (if they are in that same matrix) or the next member upline member. However, as soon you upgrade to the same Smart Matrix pack as them, when they cycle out of the next matrix, they will follow you as their sponsor from that point forward.

**51) Why don’t members placed in my Smart Matrix reflect in the same structure in my binary placement?**

This is because even though the matrix and the binary work together because of the assigned binary CV from each new Smart Matrix pack purchased on your team, they are separate components of the marketing plan, and can be marketed separately. Therefore, if a member falls into your matrix on the right side (where spot’s #2, 5 & 6 are located), it doesn’t mean they will fall into your binary on your right leg, as the matrix is forced filled and builds top to bottom, left to right; the binary, on the other hand, fills according to your (leg) “Placement Settings”.

**52) I just completed a matrix but don’t see a member that I personally sponsored in my new matrix, why?**

This is either because they have not yet completed their matrix, (remember, your personally sponsored members must first complete their matrix to follow you in yours), or because they have already completed their matrix before you completed yours, and re-entered back under you in your previous matrix, which means they need to complete another matrix before they can follow you into your new matrix.

**53) Why did my binary rank change after upgrading to a different Smart Matrix pack?**

Some Smart Matrix packs have a rank assigned to them. So if you initially purchase a Smart Matrix pack with a higher rank, then upgrade to a Smart Matrix pack with a lower rank, during pre-launch the phase, the system will change your rank to the new lower rank associated with the new Smart Matrix pack, which will affect your binary payout. If your rank was demoted due to this, please email [support@clubbizssmart.com](mailto:support@clubbizssmart.com) with “Smart Matrix Rank Reduced” subject line. Include your name, ID#, and what higher rank you should be at based on initial purchase.

**54) Is the sale of Smart Matrix pack legal?**

The sale of Smart Matrix packs is legal because they include (resalable) digital downloadable products which have value above and beyond their original purchase price, digital “re-entry” products; and are protected by credit and debit card purchases, and the company’s terms and conditions. Also, USA members will be taxed on all commissions generated by the sales of Smart Matrix packs. However, there may be certain countries where the sale of Smart Matrix packs (or any digital downloadable resalable products) is not acceptable. In that case, the opportunity to sell Smart Matrix packs would be considered void where prohibited by law.

**55) How many countries can I promote the Smart Matrix in?**

During the pre-launch phase, Smart Matrix packs are only available in the USA and Canada.



**56) When my Smart Matrix completes and a new paid position re-enters, do I get a new binary position?**

No. You will only ever have one position in the binary that is linked to your member ID# number, no matter how many times you complete a matrix.

**57) Do I have to wait for all four sales to enter my Pay-Line to earn a commission?**

No. Each time a paid sale enters your Pay-Line, the commission for that sale will instantly appear in your wallet balance. However, all commissions are paid once per week on Friday, after the pay period ends.

**58) Is my Smart Matrix position willable, transferrable or sellable?**

Yes. However, the company will always have first right of refusal. For USA members, in the case of a Will, a copy of valid Will must be submitted to the company. Their attorneys will review the Will to validate its legitimacy. Because estates are normally part of probate, no time frame can be guaranteed as to when the position could be transferred based on a Last Will and Testament, due to the fact that probate laws will vary state to state. In the case of a transfer, if the member requests a position to be transferred without any monetary consideration, then the company will review the request. If any member attempts to transfer their position in order to manipulate the compensation or otherwise defraud the company, then they will be subject to legal action once discovered. In the case of sale, this request will be scrutinized as most companies do not permit the sale of a position. Also, depending on the member's resident state, certain laws may prohibit the sale of a position. Therefore, all sales are handled on a case by case basis to insure that the sale will be ethical, and the price reasonable. There may be a fee involved if a consultant or escrow company is necessary to facilitate the sale. Also, the position should be profitable for at least 6 months before a sale can even be considered on either side. For International members, since estate and commerce laws vary from country to country, you will need to contact support beforehand to see if your request can be processed.

**59) Will I have to pay taxes on my Smart Matrix earnings?**

For USA members, the company will report all gross earnings of at least \$600 during the year to the IRS, and may request a signed IRS Form W9 to confirm your tax identification number, as well as to issue you IRS Form 1099-NEC the following year.

**60) Can I create an account for a new member?**

As long as that member is at least 18 years of age, of sound mind, and has given you verbal or written consent that can be proven should a situation ever arise and the company asks you to provide evidence, then yes, you can create an account for another member. However, by doing so, you agree to train the member how to navigate their back office, as well as confirm that all of their contact and billing information that you entered into their "Profile" is correct. This is especially important because there have been incidents where new members were entered into the system by existing members that did not complete their mailing address, and therefore, when commission checks were issued and mailed to the new member, the checks were returned to the company as "undeliverable" due to an incomplete address, etc. The new member must also confirm that their tax ID is correct (if they are a USA citizen and resident), otherwise there could be serious tax implications.

**61) What information is found on the (Smart) "Matrix Genealogy" link?**

If you hover your mouse pointer over any paid member showing in any of the "6" filled spots of your matrix, you will see the following information fields:

Candid: This is the ID# of the member, e.g. 0001

Name: This is the name of the member, e.g. John S. Member

SponsorID: This is the username of the Sponsor of the member, e.g. username123

Cycle: This is the number of the recycled matrix, e.g. 3 (means the 3rd matrix)

Pay Date: This is the date the member cycled into the matrix, e.g. 1/28/2021 9:09 PM\*

*\*"Pay Date" time-stamp based on server time (Eastern Standard Time)*

**62) What is a "Diamond Bonus" and how do I earn it?**

The Diamond Bonus is a \$1,000 commission that is paid out to the direct sponsor of a member that purchased a "Smart 10000 Matrix" pack, even if the sponsor did not purchase a Smart 10000 Matrix pack. This bonus is paid on new and upgraded sales, as well as residually, every time the sponsored member completes their matrix.

**63) What happens if I mistakenly create a 2nd account to buy a 2nd Smart Matrix pack?**

There are a couple of options available. 1) You can choose to delete the 2nd account and ask support to use internal funds equal to what you paid for Smart Matrix pack in 2nd account to activate a 2nd Smart Matrix pack in your 1st account. 2) You can choose to keep the 2nd account, but it must have a separate tax ID number (if you're in the USA). Either way, you must send an email to [support@clubbizsmart.com](mailto:support@clubbizsmart.com) with "Mistakenly created two accounts for Smart Matrix pack - ID# #####).

**64) What bonus ranks are given with each Smart Matrix pack?**

Bonus ranks are given for 60 to 120 days, starting from the Smart 250 Matrix and higher.

Smart 250 Matrix = Copper (60 Days) = 15% Team Bonuses With \$500 Daily Earnings Cap  
Smart 500 Matrix = Copper (60 Days) = 15% Team Bonuses With \$500 Daily Earnings Cap  
Smart 1000 Matrix = Silver (60 Days) = 20% Team Bonuses With \$1,000 Daily Earnings Cap  
Smart 2500 Matrix = Platinum (60 Days) = 25% Team Bonuses With \$3,000 Daily Earnings Cap  
Smart 5000 Matrix = Gold (60 Days) = 25% Team Bonuses With \$5,000 Daily Earnings Cap  
Smart 10000 Matrix = Diamond (120 Days) = 30% Team Bonuses With \$7,000 Daily Earnings Cap

**65) How do I use the wallet "Money Transfer" to help a member purchase a Smart Matrix pack?**

You must first have a balance in your wallet. Be sure to leave your "Payout Settings" set to "Manual" if you intend to use this feature, which you change in your Dashboard. Lastly, the member that you are transferring funds to must already be in the system and have an ID#. If not, they must first either Join as a "Free Consultant" or with a "Consultant Package" and make a purchase. If all criteria are met, from your back office, click the "Wallet Tra" link, then "Money Transfer" sub-link. You must then enter the member's username or ID# in the "Enter Username or ID No." field. You will see their first & last name (or company name) appear in "red" text under that field. In the "Amount" field, enter exact amount in dollars using numbers only, e.g. to send \$480, simply enter: 480. Next click the "Transfer" button. A "pop-up message" will appear that you must agree to and click "Yes" to complete the transaction, or "No" to cancel. If you click "Yes", the funds will appear in the "Receiver's" wallet instantly. Please only use this function if you are absolutely sure that you want to transfer funds to another member, because once you send the funds, the company has no way to reverse or recover them! No exceptions! Also remember that if you are in the USA, you will receive a 1099-NEC on gross earnings, even if you transferred some of it. And if a member that you transferred funds to requests a refund, you, and not the company, are liable for the refund.

**66) What happens if a member on my Pay-Line requests a refund?**

Whether you referred them or not, the "2x2 Pay-Line Bonus" commission of a refunded sale will be clawed-back (deducted) from your "pending" commissions, and will be remarked on your "Payout" statement.

**67) What is my website link to promote the Smart Matrix opportunity?**

Your link is: <https://www.clubbizsmart.com/yourusername>. You can change your web username from the back office by clicking the "Profile" link, then "Change User ID" sub-link, and checking "Replicated ID" box to change it.