



INTRODUCTION

The digital age has revolutionized the business world, connecting consumers with product and service providers through various platforms. Companies such as Angi, Yelp, Yellow Pages, Nextdoor, Google, and Facebook stand out in this industry. Businesses invest billions of dollars in advertising to acquire customers, without obtaining guarantees of return on their investment. This panorama highlights the need for more effective and measurable strategies in the digital realm.





Taking as a reference innovative companies such as Uber and Airbnb, XP Network joins the digital revolution, leading the way in decentralization in marketing and advertising. For the first time, we're offering businesses the ability to transform their advertising budget into a direct investment, compensating agents for referring customers instead of spending across multiple platforms. This strategy not only optimizes resources, but also creates a collaborative network that boosts business growth and exposure.







WHAT IS XP NETWORK?

XP Network is a revolutionary platform reshaping the business landscape. It's where companies compensate agents for promoting their products and services, while accessing a suite of essential tools and services. Welcome to the future of business collaboration.



CUSTOMERS

Customers are individuals that join XP Network to explore and access a curated directory of trusted vendors, each offering high-quality products and services. By choosing vendors through our platform, customers enjoy exclusive cash back rewards, making it easy to find the best value while supporting reputable businesses.





VENDORS

XP Network offers a treasure trove of services and opportunities. From accessing cutting-edge Al assistants to wholesale printing services, vendors have everything they need to thrive in the digital landscape. Plus, our marketing incentives program, marketplace, business capital and unlimited leads provide additional avenues for *growth* and success.





AGENTS

By onboarding vendors, agents earn residual income and commissions on every license sold, plus every time a client does business with one of the vendors they introduced, agents receive a portion of the profit, creating a lifetime earning stream. This unique opportunity allows agents to secure long-term financial rewards through XP Network's innovative referral-based model.

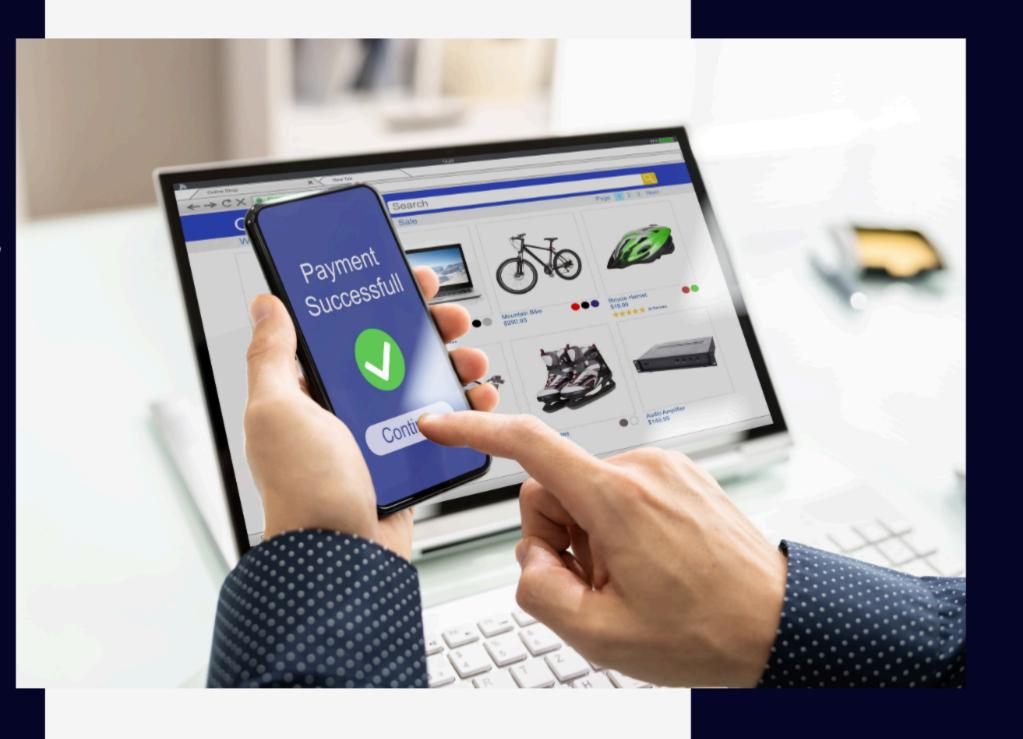




SELLERS

XP Marketplace offers sellers a free platform to list and sell their products while gaining access to a growing network of buyers. Sellers can set their own commission percentage for agents to help promote their products, increasing visibility and sales. With no listing fees, XP Marketplace provides a cost-effective way to expand your reach and generate more revenue. Whether selling big-ticket items or small products, XP Marketplace helps you grow your business while offering customers cash-back incentives to shop with you!





HOW MANY OF THESE MEMBERSHIPS DO YOU CONSUME?







































DO ANY OF THEM PAY YOU TO PROMOTE THEM?...



XP Network: Your Virtual Shopping Center for Earnings

Imagine XP Network as a massive, virtual shopping center filled with diverse vendors offering products and services. Each agent has a unique "door" (personal referral link) that lets them invite others into the marketplace to shop. Whether or not you personally brought in a specific vendor, any purchase made through your door earns you a 50% commission on the referral. It's like having your own storefront, where simply inviting people to explore and buy from our trusted vendors turns into real income for you. This powerful model transforms everyday connections into lasting earnings, right at your "doorstep"!



XP Network Agents: Earn Lifetime Commissions from Every Vendor You Onboard

As an XP Network Agent, each time you successfully onboard a vendor using your unique referral link, you unlock a lifetime earning opportunity. For every referral generated by that vendor, you receive a commission, creating a long-term income stream that grows with the vendor's success. This structure not only rewards you for onboarding new businesses but also allows you to benefit continuously from all the business generated for each vendor you bring onto the platform.



Earn Residual Income with XP Network

XP Network empowers agents to create a sustainable income stream by building their own organization. As an agent, you can generate income by onboarding vendors and other agents under your network.

You'll earn monthly residuals from vendor and agent memberships, as well as commissions on licenses sold. This unique system provides a steady, ongoing revenue opportunity, giving you the financial freedom to grow your business while supporting vendors and agents within your organization. Start building your residual income today!



XP Network E-Wallet: Your All-in-One Financial Hub

With the XP Network E-Wallet, agents and vendors have instant access to their commissions and earnings, all in one secure platform. Easily track your balance, transfer funds to other accounts, or withdraw your money at your convenience. Plus, your e-wallet balance can be used to make purchases directly from any vendor on the XP Network, creating a seamless and rewarding way to reinvest in products and services. Enjoy flexibility, transparency, and control over your earnings with the XP Network E-Wallet.



Consumer Credit Program

Introducing the Consumer Credit Program powered by Lendhubs Capital LLC – a revolutionary way to access capital without relying on credit scores, banks or credit cards. This collaborative financing system allows consumers to unlock up to \$16,000 in line of credit to use with XP Network vendors. As you invite others to join, you'll see your credit limit increasing instantly. Whether you need funds for products or services, this program empowers you financially while keeping money within the XP Network ecosystem. No banks, no credit cards—just opportunity!



XP Marketplace

XP Marketplace provides agents with even more income opportunities by allowing them to promote high-ticket items and earn commissions on successful sales. This expansion of XP Network means agents are no longer limited to traditional services—now they can tap into lucrative sales opportunities without handling inventory or upfront costs. By simply connecting buyers and sellers, agents can generate additional revenue streams while leveraging the power of XP Network's marketplace and vendor ecosystem. *More* options, more income, and unlimited earning potential!



AGENTS MEMBERSHIP BENEFITS



30% MONTHLY RESIDUAL ON MEMBERSHIPS
5-LEVEL COMPENSATION



10% COMMISSION ON LICENSES



50% COMMISSION ON VENDOR REFERRALS



10% EXTRA ON REFERRALS TO SPONSORED COMPANIES



50% COMMISSION ON MARKETPLACE SALES



ELECTRONIC WALLET







Why XP Network Excels at Capturing Real Leads

Our system is uniquely designed to generate genuine leads by leveraging a trained network of dedicated agents who actively promote all our vendors. Unlike traditional marketing platforms, XP Network empowers agents to engage directly with potential customers, building trust and awareness for our vendors' products and services. This personal, proactive approach ensures that leads are not just clicks but real people with a genuine interest in the offerings. By combining our referral system with agent training and strategic promotion, XP Network delivers a powerful lead generation solution that drives meaningful connections and measurable results.



XP Network Vendor Benefits: Grow Your Business Without Upfront Costs

XP Network offers vendors a streamlined way to expand their customer base and visibility with zero upfront payments on qualified leads. Your business will be promoted by dedicated agents who actively refer and connect you to new clients. Plus, every vendor receives a professionally designed business page in our directory, making it easy for users to discover and engage with your offerings.



XP Network Payment Processing Powered by Octavio

Streamline transactions with payment processing services powered by Octavio, our Al provider. Octavio ensures secure, seamless, and efficient payment solutions, allowing providers to accept multiple payment methods effortlessly. Whether you have an online store or in-person sales, our system integrates with your business operations. In addition, Octavio's Al capabilities provide insights into customer behavior and transaction patterns, helping you optimize your sales strategy. Experience fast processing, low fees, and unmatched reliability with Octavio!



Wholesale Printing Services by Express Media

Express Media, offers exclusive wholesale printing services to our members. From business cards and brochures to postcards and promotional materials, enjoy premium-quality results tailored to your business needs. As an XP Network member, you gain access to unbeatable wholesale pricing available only through our platform. Whether you're branding your business or creating marketing materials, you'll receive exceptional value, vibrant designs, and professional finishes without compromising on quality. Elevate your brand affordably with Express Media!



XP Network Review System: Boost Your Visibility

Our advanced review system helps topperforming vendors rise to the forefront of their industry. Vendors with higher ratings gain better visibility, as positive reviews push your business to the top of the directory. Stand out among competitors, attract more leads, and enhance your reputation by delivering excellent service and earning great reviews. The more positive feedback you receive, the better your placement and visibility in XP Network's directory, ensuring your business gets noticed by more potential customers.



Lending System Through LendHubs

LendHubs provides access to their exclusive collaborative lending program. Designed to empower entrepreneurs and small business owners, this program offers innovative solutions tailored to your unique needs.

With LendHubs, you can secure the capital required to start or grow your business. Whether you're looking to fund a project, purchase equipment, or expand operations, their flexible contribution options ensure you can achieve your goals. Join the collaborative program today and turn your vision into reality!



VENDOR MEMBERSHIP BENEFITS







FEATURE	XP NETWORK	ANGI	YELP
Referral-Based Compensation	Yes – Agents and users earn commission on referrals	No	No
Residual Income Model	Yes – Up to 5 levels	No	No
Vendor Onboarding Support	Comprehensive setup and promotion	Minimal setup support	Basic listing support
User Incentives	Yes – Users can earn commissions	No	No
AI-Powered Marketing Tools	Yes	No	No
Wholesale Printing Services	Yes	No	No
Low Initial Cost for Vendors	\$100/month membership, \$750 license	Higher fee options	Free, but limited benefits



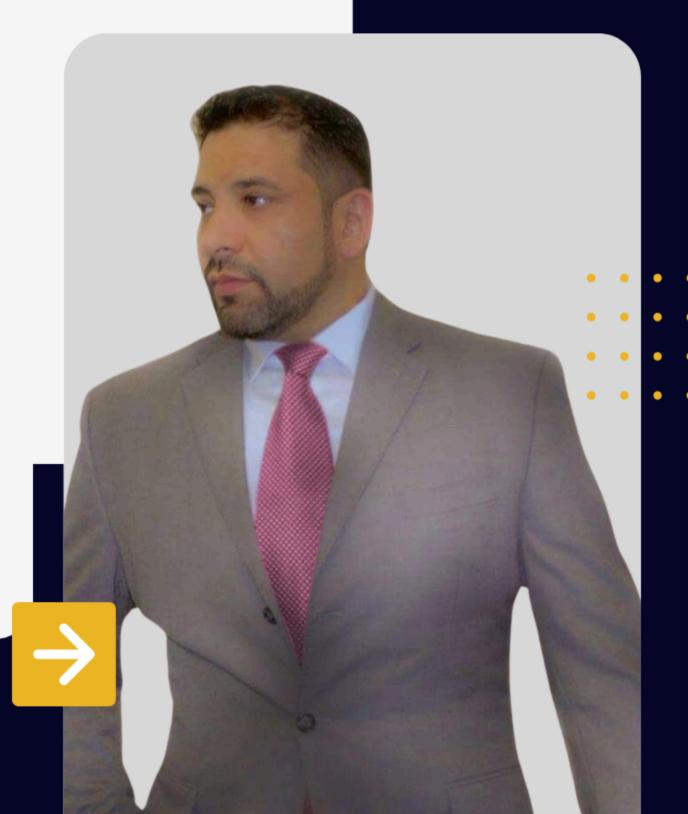
CRISTIAN D MENDEZ

CEO / Founder

Meet Cristian Mendez, the driving force behind XP Network. With over two decades of experience spanning business development, the financial industry, marketing, and direct sales, Cristian is a seasoned expert in his field. His accolades include winning the prestigious KioskCom 2006 award in the financial services category.

Passionate about reshaping the business landscape, Cristian's latest project, XP Network, is revolutionizing the way companies engage with their audience.







xpnetwork.biz

XP Network is Proud to Be Represented by Our Team of Experts!





Diana Domani

President
President of XP Network,
Business Marketing
Platform, and CEO of
Express Media, a Marketing
Company.



Yesenia Alvarez

VP/CFO
Certified Public Accountant
with a diverse background in
Finance, DCMA/DCAA
Accounting, Human
Resources and Quality
Management.



Dr. Tracy Lawson

Marketing Advisor
Degree in Marketing from
Colorado Technical
University, Senior Advisor to
the U.S. Army and is
currently a Professor at
Hallmark University.

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NETWORK

OUR LEGAL TEAM

XP Network is proud to be represented by our team of experts!





Rick Crow

Attorney at Crow Law Firm & Licensed Real Estate Broker

Over 30 years working with business development, corporate structure, oversight, and risk management.

Liza McGinn

Attorney at Crow Law Firm

Over 25 years of experience with personal & corporate contract negotiation, mediation and litigation.

Learn More







Referral Profit Share Program

Customer 10% Sponsor 50%

ANNUAL REFERRAL PROJECTIONS

Projection Based on Transactions per Day

Daily Transactions

Annual Transactions

\$500	\$182,500
\$250	\$91,250
\$100	\$36,500
\$50	\$18,000
\$20	\$7,300

Referral Profit Share Program

Customer 10% Sponsor 10% Agent 50%

MARKETPLACE SALES PROJECTIONS

ITEM SOLD	REFERRAL %	REFERRAL AMOUNT	PROFIT SHARE	# OF ITEMS
\$5,000	5%	\$250	\$125	X ITEMS SOLD
\$10,000	5%	\$500	\$250	X ITEMS SOLD
\$15,000	5%	\$750	\$375	X ITEMS SOLD
\$25,000	5%	\$1,250	\$625	X ITEMS SOLD
\$50,000	5%	\$2,500	\$1250	X ITEMS SOLD

Projection Based on 12 Licenses Sold

LICENSES	AGENT \$245		VENDOR \$495		
	Commision Per Member	One-time Payment	Commision Per Member	One-time Payment	
XP ASSOCIATE	\$24.50	\$294	\$49.50	\$594	
XP MANAGER	\$19.60	\$2,822	\$39.60	\$5,702	
XP DIRECTOR	\$14.70	\$25,401	\$29.70	\$51,321	
XP EXECUTIVE	\$9.80	\$203,212	\$19.80	\$410,572	
XP MASTER	\$4.90	\$1,219,276	\$9.90	\$2,463,436	

Projection Based on 12 Active Members

MEMBERSHIPS	AGENT \$50		VENDOR \$100	
	Commision Per Member	Monthly Payment	Commision Per Member	Monthly Payment
XP ASSOCIATE	\$5	\$60	\$10	\$120
XP MANAGER	\$4	\$576	\$8	\$1,152
XP DIRECTOR	\$3	\$5,184	\$6	\$10,368
XP EXECUTIVE	\$2	\$41,472	\$4	\$82,944
XP MASTER	\$1	\$248,832	\$2	\$497,644

Benefits of Buying License Bundles

Maximize your savings and profitability with XP Network's license bundles. The more licenses you purchase, the lower the cost per license, increasing your potential profit when reselling at regular price. For example:

- Buy 10 licenses for \$350 each and resell at \$495 for significant profit.
- Buy 25 licenses for \$250 each and unlock even greater savings.

With lifetime validity, these licenses are a smart investment for anyone looking to grow their business and generate instant income.



XP Network New Car Program

Drive into success with XP Network! When you achieve 145 active vendors within your organization, we'll reward your incredible effort with \$3,500 as a down payment towards your brandnew car. But it doesn't stop there, keep those 145 vendors active, and we'll continue supporting your journey by making a \$500 monthly car payment on your behalf. It's time to turn your hard work into the ride of your dreams! Start building your organization today, your new car awaits!





XP Network Premium Investments

XP Network empowers agents to capitalize on a cutting-edge system, providing lucrative opportunities to earn through vendor referrals and transactions. Beyond marketing, XP Network elevates agents to new heights by introducing them to premium investment opportunities, including real estate ventures. This diversified approach not only boosts agents' earning potential but also helps them build wealth and establish long-term financial growth.







THIS IS YOUR OPPORTUNITY

Join XP Network today and revolutionize the way you do business. It's time to harness the power of collaboration and innovation to propel your brand to new heights.

Let's create a brighter future together!