

AMERICAN RATINGS

Referral Partner User Manual

**GATEWAY TO EARN UP TO
30% COMMISSION
ON EVERY TRANSACTION**

REFERRAL PARTNER USER GUIDE



**Start sharing Business or Individual
A-I-R-S Number via QR Postcard**



TABLE OF CONTENTS

➤ Understanding the Concept	3
Stage 1 – Account Creation by Authorized Account Holder	3
Stage 2 – Direct Selling Agency (DSA) Involvement for Profile Setup & New Client Acquisition	3
Stage 1 – Account Creation by Authorized Account Holder - Illustration	4
➤ Screen 1 – Login Page.....	4
Stage 2 – Direct Selling Agency (DSA) DSA Role & Process.....	7
(Applicable after successful account creation and payment in Stage 1).....	7
➤ Screen 1 – Login Page.....	7
➤ Screen 2 – Account & Profile SetUp Screen	11
Steps (Refer to Screen 2.1 below):.....	11
Steps (Refer to Screen 2.2 below):.....	12
Steps (Refer to Screen 2.3 below):.....	13
➤ Screen 3 – American Rating referral.....	14
Steps (Refer to Screen 3.1- 3.4 below):.....	15



➤ UNDERSTANDING THE CONCEPT

The Referral Partner Process operates in two key stages.

Stage 1 – Account Creation by Authorized Account Holder

- The Authorized Account Holder (Business Owner) is responsible for creating the account on the Referral Partner Portal.
- A one-time payment must be completed during registration to activate the account.
- This stage ensures that the account is securely registered and verified under the owner's credentials.

Stage 2 – Direct Selling Agency (DSA) Involvement for Profile Setup & New Client Acquisition

- Once the account is active, the Direct Selling Agency (DSA) Representative assists in completing the account profile.
- The DSA supports distribution of QR Postcards and acquisition of new clients under the referral program.
- DSAs act as official representatives of American Ratings , helping partners expand their network and maximize earning potential.



Stage 1 – Account Creation by Authorized Account Holder - Illustration

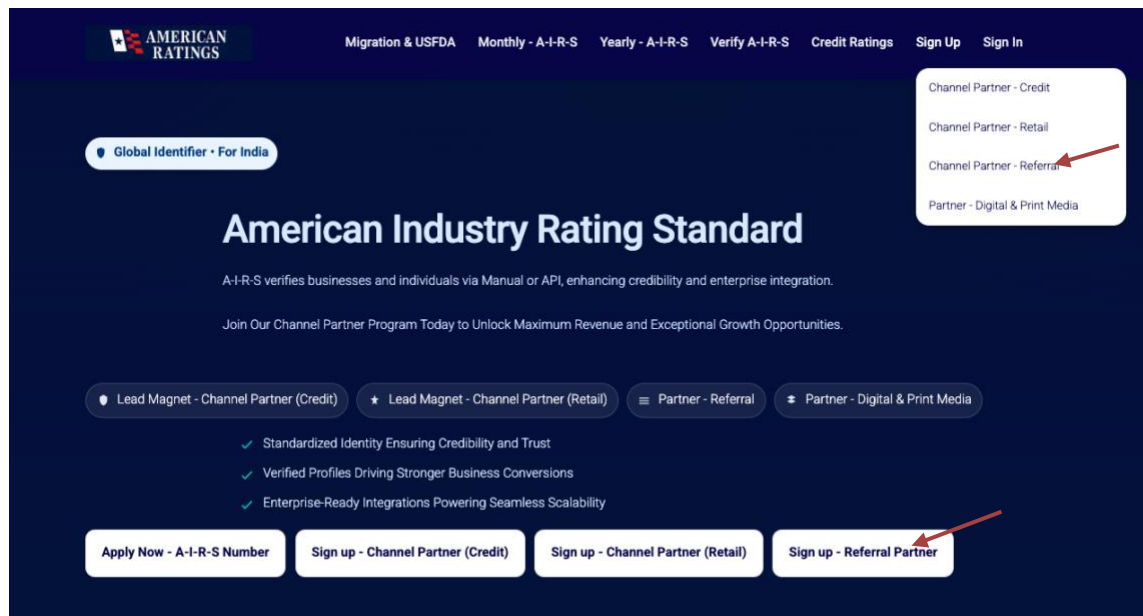
➤ SCREEN 1 – LOGIN PAGE

Purpose: To securely access the Referral Partner Portal using registered credentials created exclusively by the Account Holder — the authorized person responsible for account creation and one-time payment.

Steps (Refer to Screen 1.1 - 1.3 below)

1. Click Sign Up and Select “**Referral Partner**” from the dropdown menu or directly from the dashboard — either option works. (Screen 1 below)

Screen 1.1 – Dashboard Screen (For Illustration Purpose)





2. Fill in the required details by selecting the Partner Type and the Number of Postcards Required (minimum 5).

The amount will be automatically calculated based on the number of postcards selected.

Then, enter all other mandatory credentials to proceed.

After verifying the information, click “Pay Online” to complete the registration process.

Screen 1.2 – Referral Partner Registration Form (For Illustration Purpose)

Email ID used – alen@gmail.com will be used by DSA for creating stage 2 process below mentioned (For Illustration Purpose)

Referral Partner

A-I-R-S Unique QR Postcard

With Zero Investment
Sign Yearly Renewable Contract

Only for Physical Business

Luxury Hotels, Fine Dining Restaurants, Premier Airlines,
and Exclusive Private Cabs/Buses

Sign up, create QR postcard; promote Business/Individual
A-I-R-S, receive regular monthly payments

View QR Postcard - [Business QR](#) [Individual QR](#)

Channel Partner Type
Luxury Hotel

Select Number of Postcards
5

Name
Alen Smith

Mobile
1667899876

Your Email ID
alen@gmail.com

DSA Email ID - Optional
john.dsa@gmail.com

Amount
\$ 250

Pay Online

Note: The Direct Selling Agency (DSA) serves as the authorized representative of American Ratings. Referral Account Holders who have a designated DSA Representative may enter the representative’s official email address in the DSA Email field during registration.



3. Enter all required details on the payment page to finalize your registration. The amount reflects based on the number of postcards selected.

Screen 1.3 – Payment Page (For Illustration Purpose)


abn.us.com
US\$250.00

Express checkout

Pay with  link

Or

Email

email@example.com

Payment method

Card information

1234 1234 1234 1234

VISA 

MM / YY

CVC



Cardholder name

Full name on card

Country or region

Netherlands

☐ Save my information for faster checkout
Pay securely at SOCIO PLATFORMS and everywhere Link is accepted.

Pay



Stage 2 – Direct Selling Agency (DSA) DSA Role & Process

(Applicable after successful account creation and payment in Stage 1)

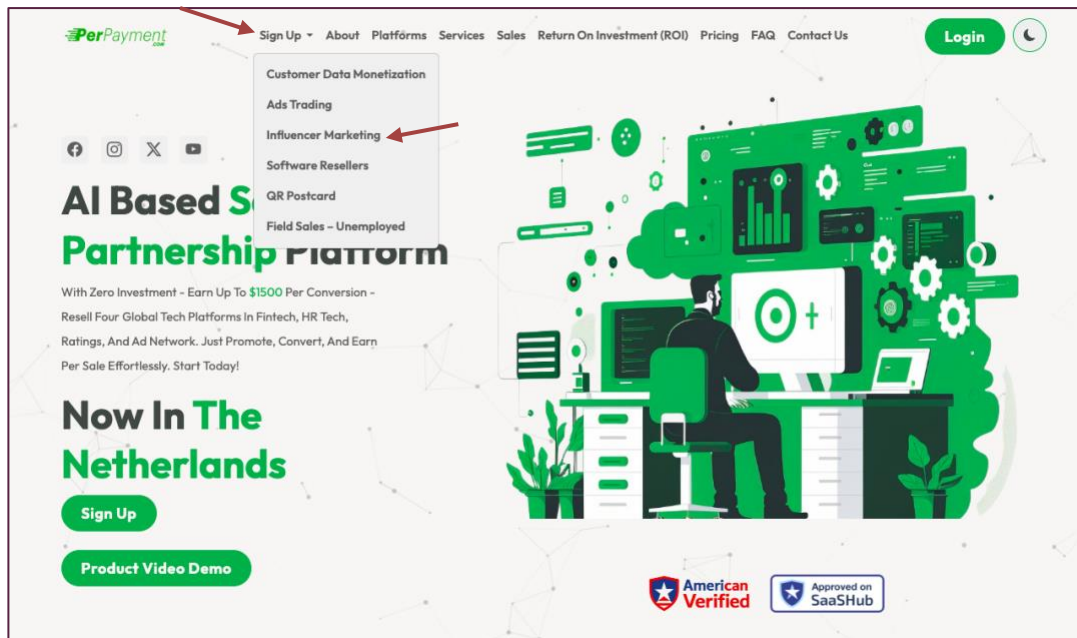
➤ SCREEN 1 – LOGIN PAGE

Purpose: To securely access the PerPayment dashboard setup using registered credentials created by the Authorized Account Holder.

Steps (Refer to Screen 1.1 - 1.5 below):

1. Visit PerPayment.com and Select **Sign Up** and from the dropdown menu select **Influencer Marketing** (Screen 1 below)

Screen 1.1 – Dashboard Screen (For Illustration Purpose)





2. From the Dashboard, click on the “American Ratings Referral” section under Influencer Marketing to proceed.

Screen 1.2 – Dashboard Selection Screen (For Illustration Purpose)

The screenshot displays the PerPayment dashboard with a navigation bar at the top containing links for Sign Up, About, Platforms, Services, Sales, Return On Investment (ROI), Pricing, FAQ, and Contact Us. A green 'Login' button and a moon icon are also present. The main heading is 'What We're Offering?'. Below this, a descriptive paragraph states: 'PerPayment Offers An AI-Powered Sales Partnership Platform Integrated With Fintech, HR Tech, Information Ratings, And Ads Trading. Earn 30% Gross Revenue Effortlessly, With No Investment Required. Leverage Cutting-Edge Technology To Maximize Earnings And Grow Your Business Seamlessly. Join Now And Start Profiting From Innovative Digital Partnerships!'. The dashboard is organized into six service categories, each with an icon, title, description, and sign-up links:

- Ads Trading**: Diversify Investment Portfolio Through PerPayment Ads Trading Account & Enhance Financial Stability Leading To Resilient Financial Position. Sign Up → [Open Ads Trading Account](#), Sign Up → [PerPayment Physical Store](#).
- Influencer Marketing**: Influencers Earn Income Through Social Networking, & Brands Can Discover The Right Influencers For Their Products. Sign Up → [American Ratings Referral](#) (highlighted with a red arrow), Sign Up → [Social Media Influencer](#), Sign Up → [Brand](#).
- Customer Data Monetization**: Earn 30% Of Gross Sales By Sending Bulk SMS/Email/App Notifications Of PerPayment Platforms To Your Customers Or Email Database. Sign Up → [Create Corporate/SME A/C](#), Sign Up → [Create DSA Agent Account](#), Sign Up → [Create Freelancer Account](#).
- Software Resellers**: Promote PerPayment Products To Make Money. Perfect For Software Firms Looking To Resell And... (text is partially cut off).
- QR Postcard**: Generate A Unique QR Postcard To Receive 30% Of The Gross Sales By Advertising In Newspapers Or Showcasing It In Your Physical Own Store.
- Field Sales - Unemployed**: Unemployed Youth With Zero Investment Earn Monthly Income Through Field Sales Of PerPayment Products Using QR Code Based Postcard.

A URL is visible at the bottom left: perpayment.com/register-ar?coupon=PCT56fa9bb4e125cf884f171a8b35cfe6d9



3. Enter the Email ID shared by the Authorized Account Holder to Sign Up and proceed to the next stage.

For Example:

If the Authorized Account Holder used **alen@gmail.com** during registration (as shown in Stage 1 – Screen 1.2), use the same email credentials to continue and setup activities. Password can be used as per your choice.

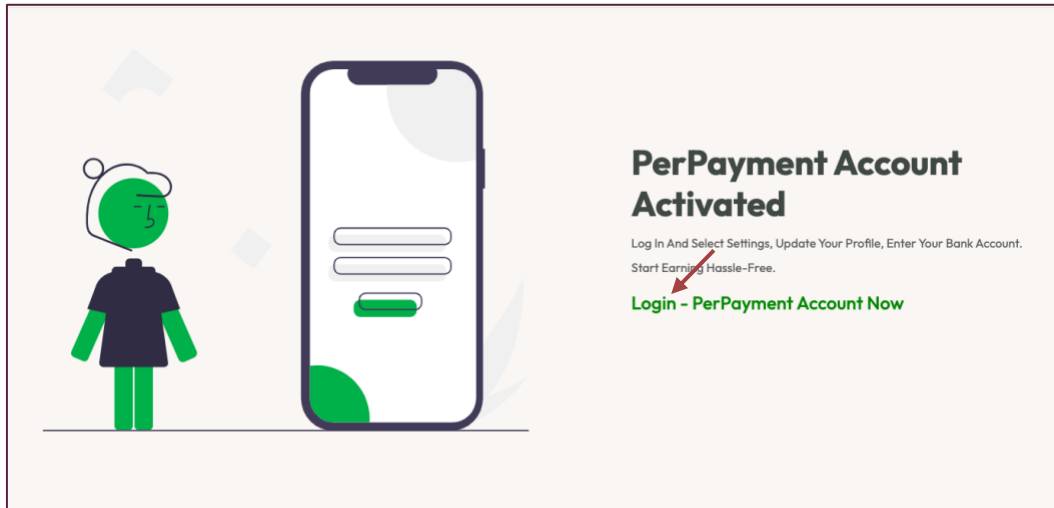
Screen 1.3 – Sign Up Page (For Illustration Purpose)

A screenshot of the "Sign Up — American Ratings Referral Portal" page. At the top, there are two logos: "American Verified" and "Approved on SaaSHub". The main heading is "Sign Up — American Ratings Referral Portal". Below this, it says "Refer customers using your physical location or online QR Postcard for American Ratings Business/Individual A-I-R-S Number." and "Earn 30% commission Up to \$120 per transaction." There is a link "Already have an account? Sign In". Below that is a "Sign in with Google" button. Underneath is the text "or create with". The "Email" field contains "alen@gmail.com" with a red arrow pointing to it. The "Password" field has four dots and a "Show" button. At the bottom is a large black "Signup" button. Below the button, it says "By creating an account, you agree to Socio Platforms, Inc., Terms and Privacy Policy." and a link "Forgot Password?".



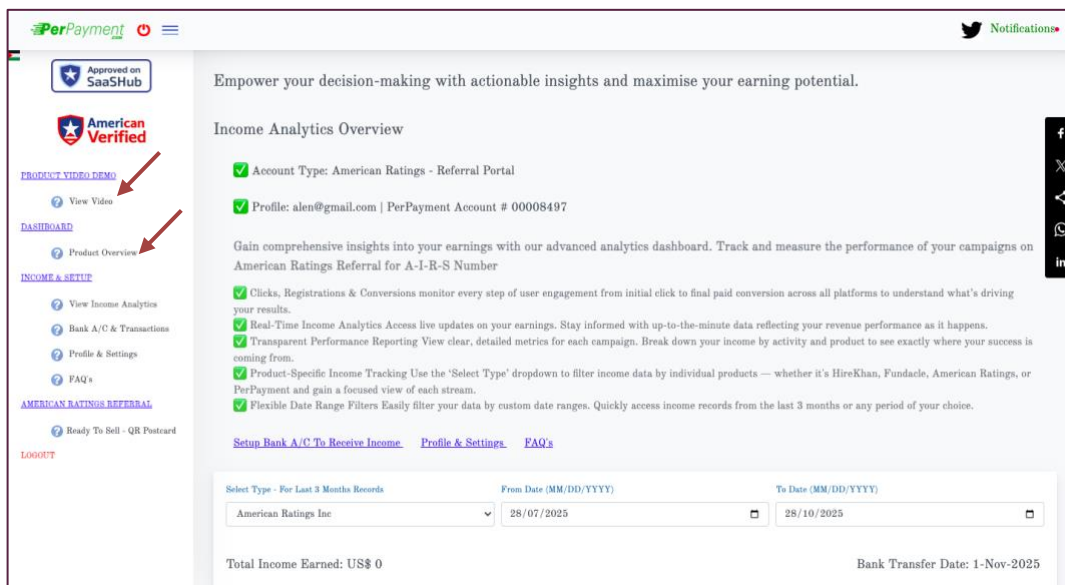
4. Click on Login and enter the same credential used for Sign In

Screen 1.4 – Login Page (For Illustration Purpose)



5. Once logged in, the Dashboard Screen will be displayed where you can see **View Video** and **Product Overview**

Screen 1.5 – Dashboard Screen (For Illustration Purpose)





➤ SCREEN 2 – ACCOUNT & PROFILE SETUP SCREEN

2.1 View Income Analytics

Purpose: To access and review income analytics details generated from multiple earning sources under the registered PerPayment account. This section allows the Authorized Account Holder to track total earnings, view transaction summaries, and verify the scheduled bank transfer date within the selected time period.

Steps (Refer to Screen 2.1 below):

1. Go to INCOME & SETUP → View Income Analytics.
2. Select the record type (e.g., *AMERICAN RATINGS INC*) and set the From Date and To Date.
3. View Total Click, Registration, Paid Registration and Income Earned and the scheduled Bank Transfer Date.
4. Review the income table showing earnings from all active sources and campaigns. For example – Influencer Marketing

Screen 2.1 – View Income Analytics Screen (For Illustration Purpose)

your results.

- ✓ Real-Time Income Analytics Access live updates on your earnings. Stay informed with up-to-the-minute data reflecting your revenue performance as it happens.
- ✓ Transparent Performance Reporting View clear, detailed metrics for each campaign. Break down your income by activity and product to see exactly where your success is coming from.
- ✓ Product-Specific Income Tracking Use the 'Select Type' dropdown to filter income data by individual products — whether it's HireKhan, Fundacle, American Ratings, or PerPayment and gain a focused view of each stream.
- ✓ Flexible Date Range Filters Easily filter your data by custom date ranges. Quickly access income records from the last 3 months or any period of your choice.

[Setup Bank A/C To Receive Income](#) [Profile & Settings](#) [FAQ's](#)

Select Type - For Last 3 Months Records From Date (MM/DD/YYYY) To Date (MM/DD/YYYY)

American Ratings Inc 28/07/2025 28/10/2025

Total Income Earned: US\$ 0 Bank Transfer Date: 1-Nov-2025

	Total Clicks	Total Registration	Paid Registration	Amount
QR Code/Website & App Ad	0	0	0	0
Influencer Marketing	0	0	0	0
Corporate Bulk Emails	0	0	0	0
QR Clicks/Refer & Earn	0	0	0	0
Corporate Partnership/Open Trading A/C	0	0	0	0

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2.2 Bank Account & Transaction

Purpose: To view linked bank account details and monitor payment transactions.

Steps (Refer to Screen 2.2 below):

1. Go to INCOME & SETUP → Bank A/C & Transactions.
2. Set up the authorized account holder's (Business Owner's) profile with all required bank account details.
3. Submitted details will be visible once completed.

Screen 2.2 – Bank Account and Transaction Setup (For Illustration Purpose)

PerPayment

Approved on SaaSHub

American Verified

PRODUCT VIDEO DEMO

View Video

DASHBOARD

Product Overview

INCOME & SETUP

View Income Analytics

Bank A/C & Transactions

Profile & Settings

FAQ's

AMERICAN RATINGS REFERRAL

Ready To Sell - QR Postcard

LOGOUT

Bank account registered successfully.

Name: Company Name / Individual Name

Bank Name: Bank Name here

Account Number: Account Number here

Account Type: Select Account Type

SWIFT Code: SWIFT Code here

Currency: Currency here

VAT ID (Optional): VAT ID

Tax ID: Tax ID

Submit

Bank Account

Name	Bank Name	Account Number	Type	SWIFT Code
Alen Smith	DB Bank	11111111111111	Savings	DEUTDEFFXXX

Transaction History

No transactions yet

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2.3 Profile & Setting

Purpose: To manage personal details and update account preferences.

Steps (Refer to Screen 2.3 below):

- 1- Open INCOME & SETUP → Profile & Settings.
- 2- Complete the personal information, contact details, company name, address and social media profile
- 3- Click **Submit** at the bottom to securely update and save your personal details.

Screen 2.3 – Profile Setup (For Illustration Purpose)

PerPayment

Approved on SaaSHub

American Verified

PRODUCT VIDEO DEMO

View Video

DASHBOARD

Product Overview

INCOME & SETUP

View Income Analytics

Bank A/C & Transaction

Profile & Settings

FAQ's

AMERICAN RATINGS REFERRAL

Ready To Sell - QR Postcard

LOGOUT

A well-completed profile builds trust and improves your chances of engagement and

Your Name: Alen Smith

Company Name: Orchid Inc

Phone #: +17789009878

Password (Leave blank to keep same): ****

Address: 123 Main Street, Los Angeles, CA 90001

City: California

Email Notification ☒

For Social Media - Influencers Only

Facebook Profile: facebook.com/alen.official

Linkedin Profile: linkedin.com/in/alen-profile

Instagram Profile: instagram.com/alen_influencer

Twitter Profile: twitter.com/Alen_Media

Note - You can visit the FAQ section for a more detailed understanding of features and processes.



➤ SCREEN 3 – AMERICAN RATING REFERRAL

Purpose - Place the postcards at premium or high-traffic locations where professionals and visitors frequently pass by. Ensure they are positioned in a clearly visible area so that both sides of the postcard can be easily seen. Each display should prominently show the Business and Individual A-I-R-S numbers.

Available Record Types and Earnings -

Product Type	Description	Commission Per Successful Conversion
Business A-I-R-S Number	Company credit validation profile	Up to \$120
Individual A-I-R-S Number	Personal/business owner credit profile	Up to \$30

Promotional Assets

View Postcard

Preview promotional content before sharing.

Download QR Postcard

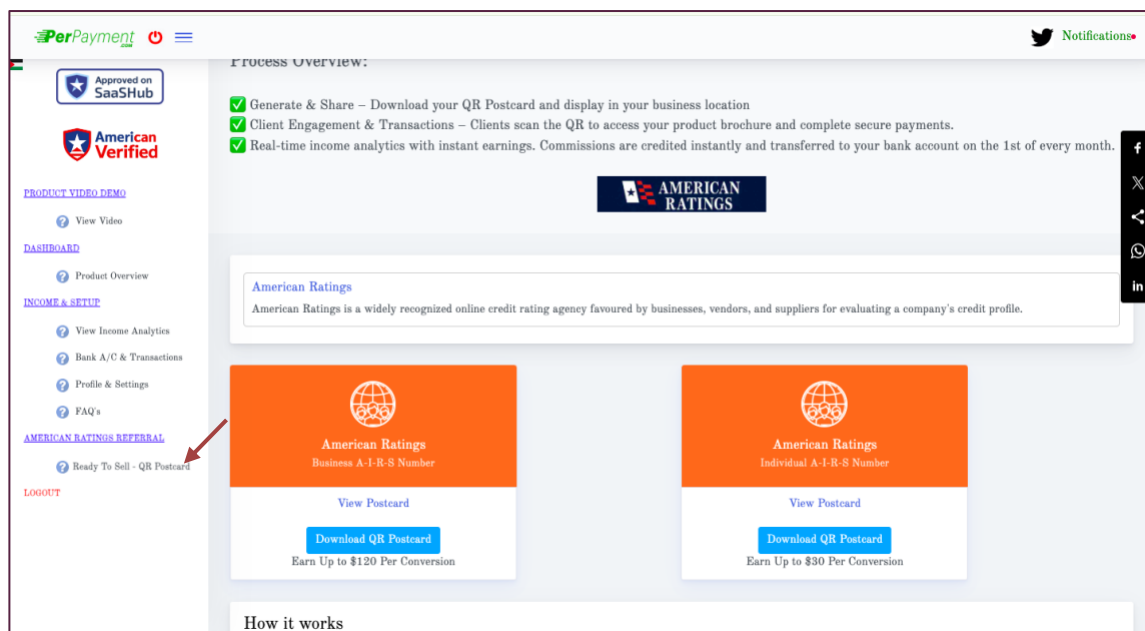
A unique QR-coded PDF linked to your PerPayment account for earning commission.



Steps (Refer to Screen 3.1- 3.4 below):

1- Go to American Ratings Referral -> Ready to Sell - QR Postcard

Screen 3.1 – Ready to Sell - QR Postcard (For Illustration Purpose)

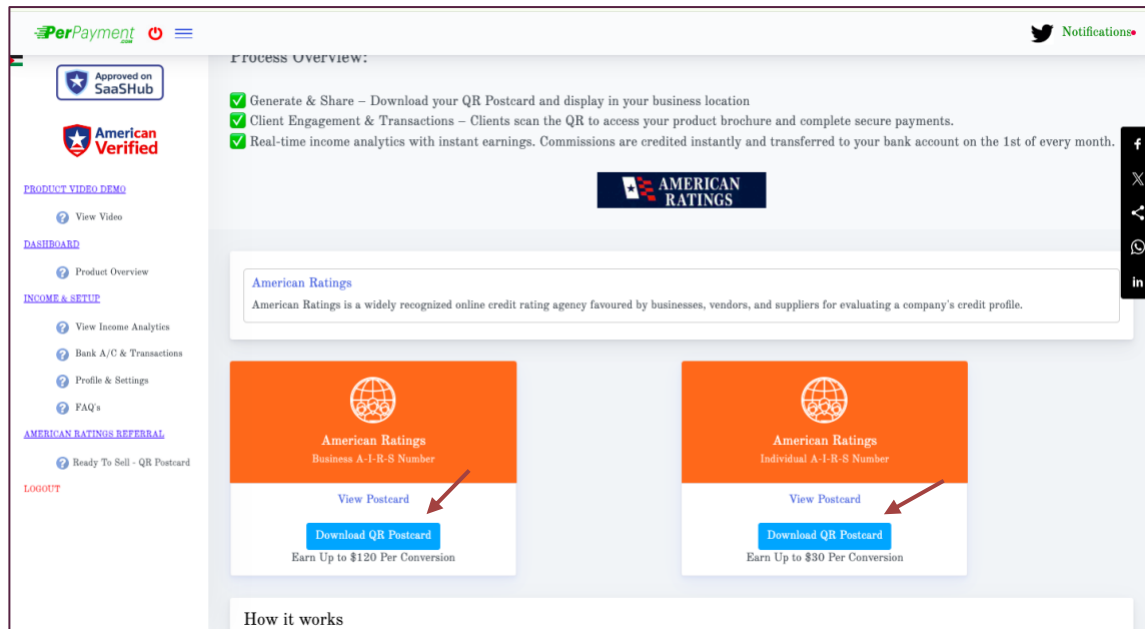




2- Select the desired product category and download

- a) Business A-I-R-S Number
- b) Individual A-I-R-S Number

Screen 3.2 – Download the desired product to sell via QR Postcard (For Illustration Purpose)





This will be the format of QR Postcard for Business and Individual A-I-R-S Number

Business A-I-R-S Number Sample

**AMERICAN
RATINGS**

**Business A-I-R-S
Number Certificate
for US \$400**

**SCAN.
PAY.
GO.**

Scan QR Code


Verifications	Industry Standards
 Vendor Verification Web API	 American Business A-I-R-S Number
 Website & Email Secured Seal	 American Individual A-I-R-S Number

www.abn.us.com

Individual A-I-R-S Number Sample

**AMERICAN
RATINGS**

**Individual A-I-R-S
Number Certificate
for US \$100**

**SCAN.
PAY.
GO.**

Scan QR Code


Verifications	Industry Standards
 Vendor Verification Web API	 American Business A-I-R-S Number
 Website & Email Secured Seal	 American Individual A-I-R-S Number

www.abn.us.com



3.3 - Place the postcards at premium or high-traffic locations where professionals and visitors frequently pass and commission will be earned on every conversion

Screen 3.3 – Place the Postcard Stand on relevant location for Business A-I-R-S Number (For Illustration Purpose)





Screen 3.4 – Place the Postcard Stand on relevant location for Individual A-I-R-S Number (For Illustration Purpose)



Note - The postcard stand will feature double-sided visibility, displaying both the Business A-I-R-S Number and Individual A-I-R-S Number postcards. For illustration purposes, two separate samples have been shared; however, in the final version, a single stand will showcase both certificate one on each side.

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