



AMA AI Credit System Guide

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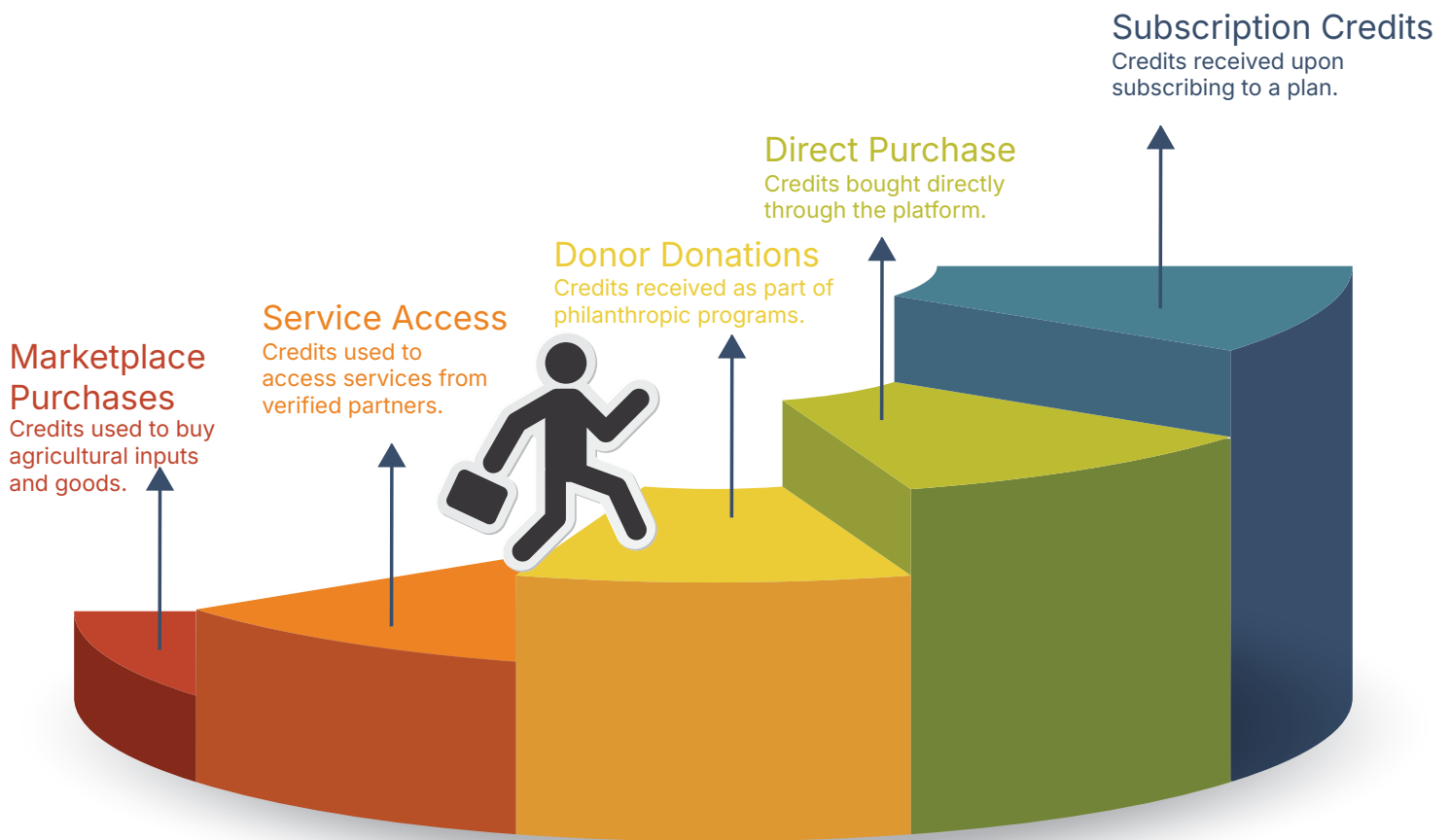
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Introduction

This is a comprehensive guide to the AMA AI Credits system, the core mechanism powering our agro-ecosystem. It explains the purpose, acquisition, and usage of AMA AI Credits for all participants on the AMA platform, including Users, Partners, and Donors. The system is designed to provide access to services, knowledge and skills, reward expertise, and facilitate philanthropic investments within the agricultural value chain, all while ensuring transparency and accountability through a secure, immutable ledger.

AMA AI Credits system, the digital engine that fuels our AMA agro-ecosystem for RAPID SCALE. This guide is your key to understanding how our credits work for everyone on the platform: Users, Partners, and Donors.

An AMA AI Credit is a single, non-transferable unit of value on our platform. It's designed to give you access to services, specialised online training, reward your expertise, and channel philanthropic investments directly into the agricultural value chain. Every single credit transaction is recorded on a secure, immutable ledger, ensuring total transparency and accountability.



(Farmers, Fresh Hub, Agents, Agro-processors, Suppliers, Aggregators)
Your credits are your gateway to the platform's full potential.



How to Get Credits

Platform Subscription: You'll automatically receive a bundle of AMA AI credits when you subscribe to a monthly or annual plan. The number of credits you receive depends on your subscription tier

(e.g., Fresh Hub, Intermediary, Multipartite, Centralized). This provides a baseline of credits to begin utilizing the platform's services and access Agribusiness specialised online training. This initial allocation provides a foundation for utilizing the platform's



Direct Top-Up

Need more credits? You can buy them instantly at any time. Simply select a package or enter a custom amount, pay securely via PayStack, and your balance will be updated in real time. This option offers flexibility to acquire credits as needed, ensuring uninterrupted access to platform resources. This option offers the flexibility to acquire credits as needed, ensuring uninterrupted access to platform resources.



Donor Donations

You may receive credits from our partners (Investors, Government Agencies, CSI Partners) as part of AgriBiz developmental programs. These credits are allocated based on specific criteria like Rural Empowerment or supporting new farmers. You'll get a real-time notification with the exact amount and purpose of the donation. This mechanism allows for targeted support and investment in specific areas of the agricultural sector. This option offers the flexibility to acquire credits as needed, ensuring uninterrupted access to platform resources.

How to Use Credits

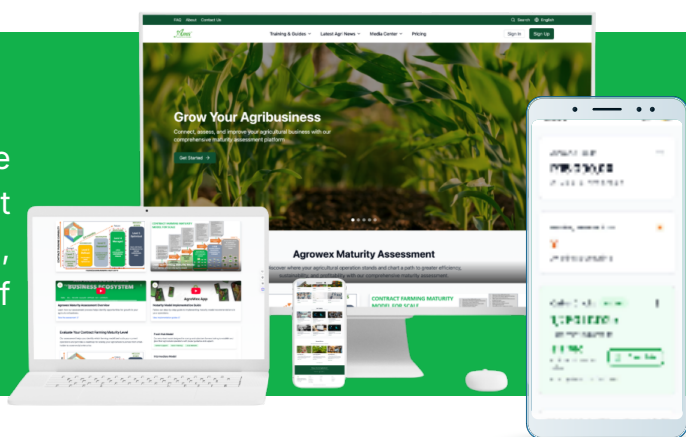
- **Accessing Services:** Use your credits to pay for services from our verified Partners, like Agronomists, Quality Assurers, and other specialists. This facilitates access to expert knowledge and support, improving agricultural practices and outcomes.
- **Marketplace Purchases:** Use credits to buy Agrowex-branded inputs (seeds, fertilizer, tools) and other goods from our platform marketplace. This provides a convenient and integrated way to acquire essential resources for agricultural input production.
- **Online Training Course:** Use your credits to pay for online courses recommended by the assessment and required for development. This provides access to developmental courses, skills and compliance required to advance to the next maturity level and better chance to access wider markets.

Important Restrictions

- Credits cannot be converted to cash or withdrawn to a bank account.
- Their sole purpose is to facilitate transactions for platform services and goods.

Your Dashboard

Your personal dashboard provides a complete overview. You can always view your current credit balance and a full history of every transaction, including the source, amount, date, and type of transaction.



2. For Partners: Your Earnings, Your Way

(Agronomists, Quality Assurers, Agri-News/Event Agencies, etc.)

This system is designed to directly reward you for the value you provide. Your credits are your earnings.

How to Earn Credits

Service Provision: When you successfully complete a verified service for a User—like a consultation or a quality report—the system automatically awards the agreed-upon number of credits to your account. This happens instantly

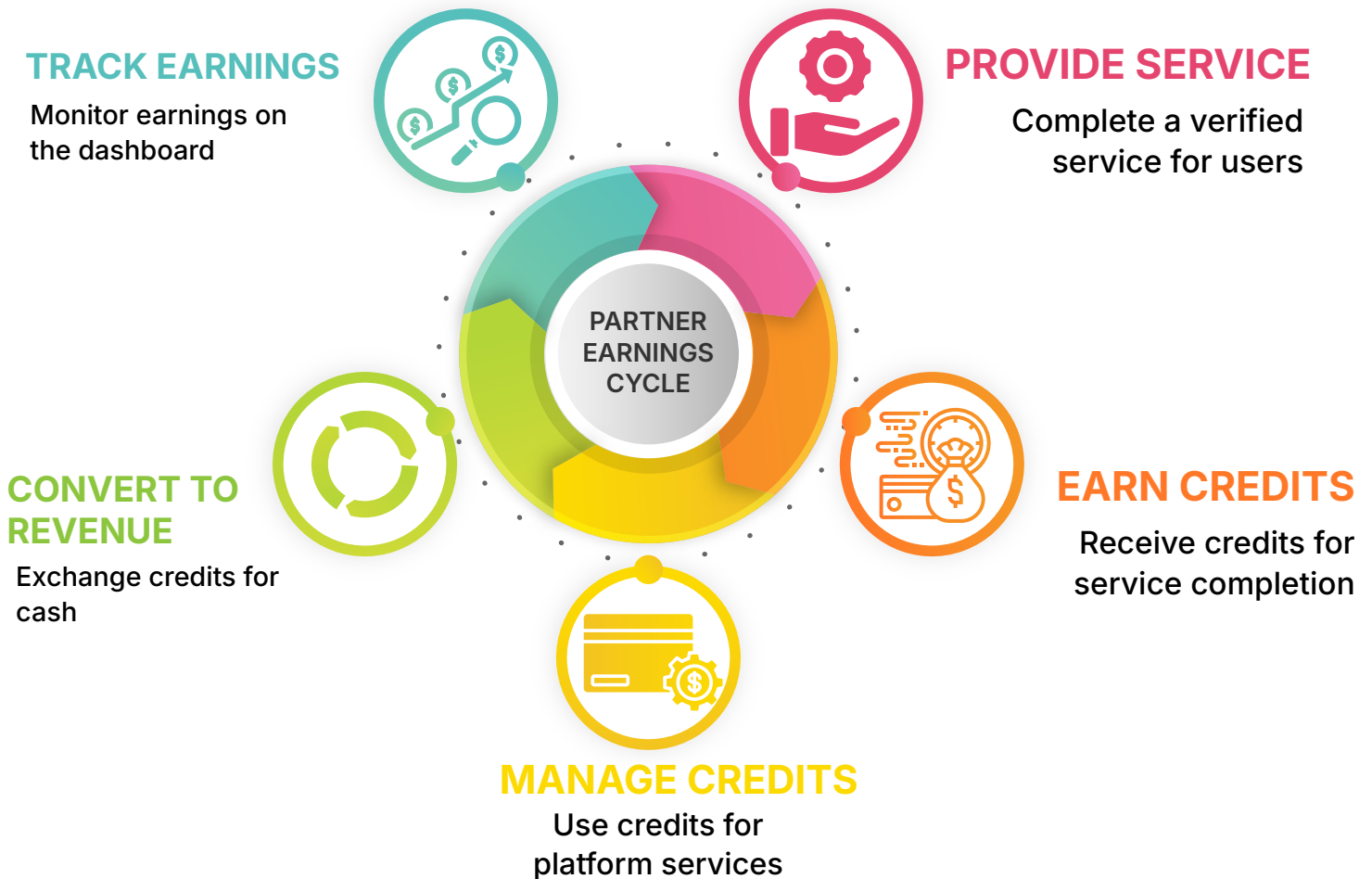


How to Manage & Monetize Credits

- **Platform Services:** You can use your earned credits to access other services on the platform, allowing you to reinvest in your own business.

Convert to Revenue: This is your path to monetization.

1. **Conversion Rate:** The exchange rate is fixed: 1 AMA AI Credit = R 1.00 (ZAR).
2. **Minimum Threshold:** You can request a withdrawal once you've accrued a minimum of 1,000 credits.
3. **Payout Process:** From your dashboard, you can request a credit-to-cash conversion. The system calculates the ZAR amount and, upon your confirmation, initiates a payout to your registered digital wallet or bank account via our secure payout API.
4. **International Payouts:** For partners outside South Africa, the system will use the fixed R 1.00 ZAR base rate and apply real-time exchange rates to pay you in your local currency.



Your Dashboard

Your dedicated Partner dashboard is your command center. Here you can:

- Track your current earnings (credit balance).
- See a detailed history of every credit earned (service provided, date, amount).
- Initiate credit-to-revenue conversions.
- View your complete withdrawal history (status, amount, date).

3. For Donors: Making Measurable Impact

(Investors, Corporate Social Investment - CSI Partners, Government/Development Agencies)

Your credits are a powerful tool for creating measurable, auditable impact and fulfilling your ESG (Environmental, Social, and Governance) and developmental mandates.

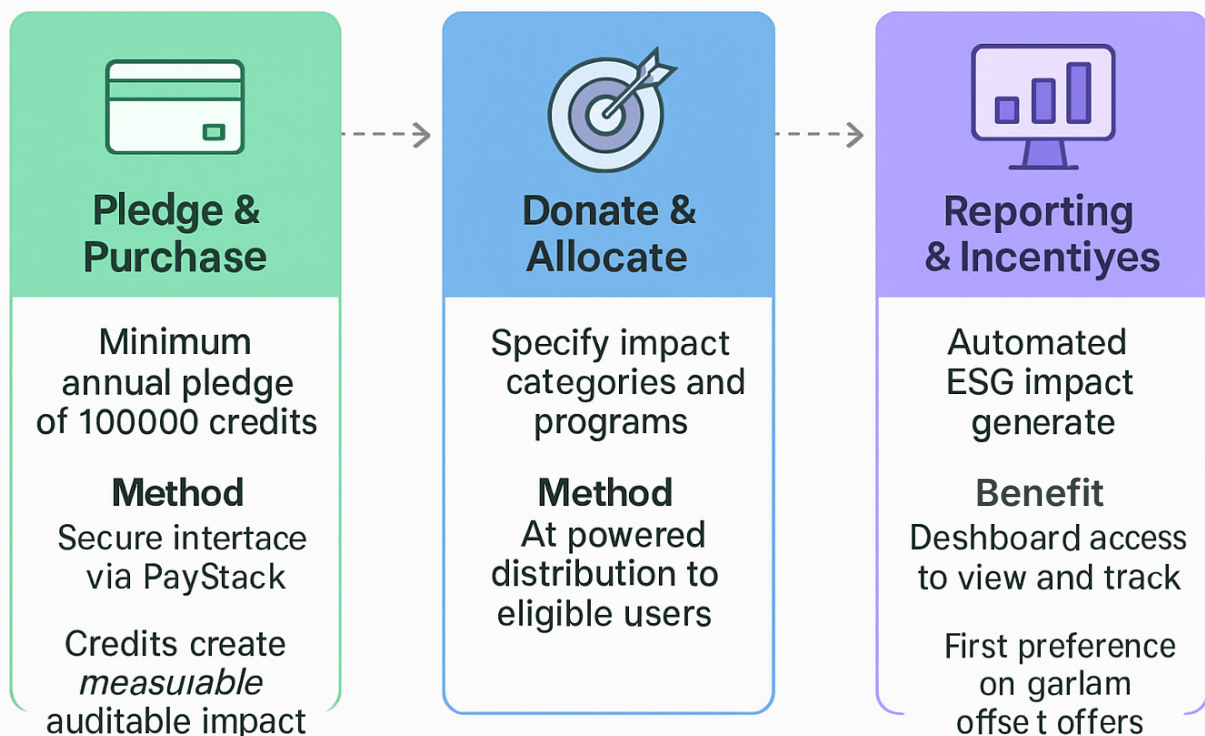
The Pledge & Purchase

- **Annual Commitment:** Donors are required to make a minimum annual pledge of 100,000 AMA AI Credits.
- **Purchase Process:** You will use a dedicated, secure interface to purchase these bulk credits via PayStack. The credits are held in your donor account until you are ready to allocate them.

How to Donate & Allocate

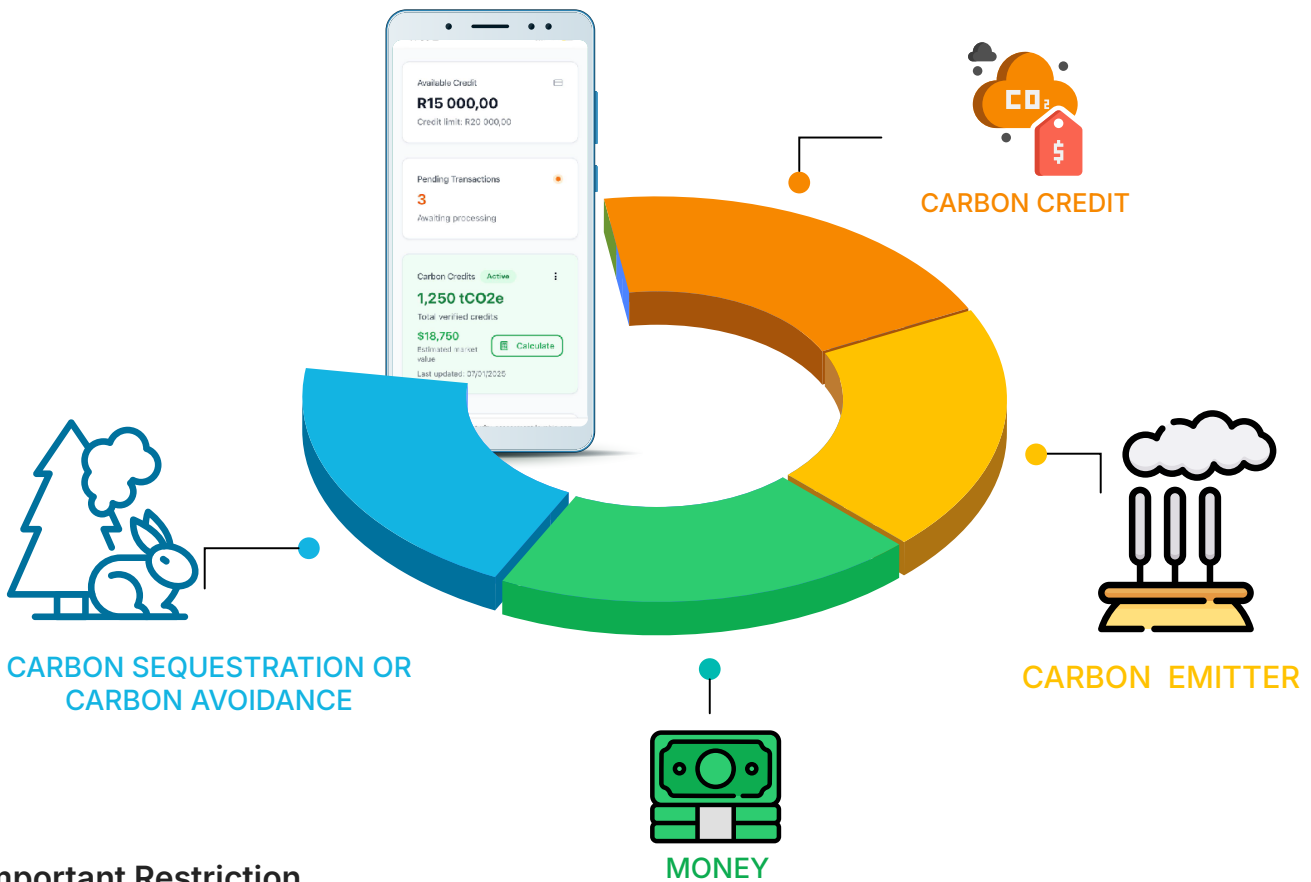
- **Specify Your Impact:** This is not just a donation; it's a targeted investment. Using our allocation form, you will select the Programs and Impact Categories that align with your strategic goals. Examples include "Climate-Smart Agriculture Training," "Rural Empowerment for Women Farmers," or "Youth in Agribusiness."
- **AI-Powered Distribution:** Our proprietary AMA AI Agent takes your specific criteria and automatically, intelligently, and transparently allocates your credits to the most eligible Users on the platform. This ensures your investment reaches its intended audience efficiently, with no manual intervention or bias.

Donor Credit Impact



Your Reporting & Incentives

- **Automated ESG Reporting:** The platform automatically generates detailed ESG Impact Reports for your organization. These reports directly link your credit donations to specific outcomes, showing exactly where your investment went and what it achieved. You can view, download, and track these reports from your dashboard.
- **First Preference on Carbon Credits:** As a key incentive for your pledge, your organization will receive first right of refusal on carbon offset offers generated by projects on the AMA platform.. This allows you to meet your own sustainability and decarbonization targets by purchasing verified carbon credits before they are offered to the open market.



Important Restriction

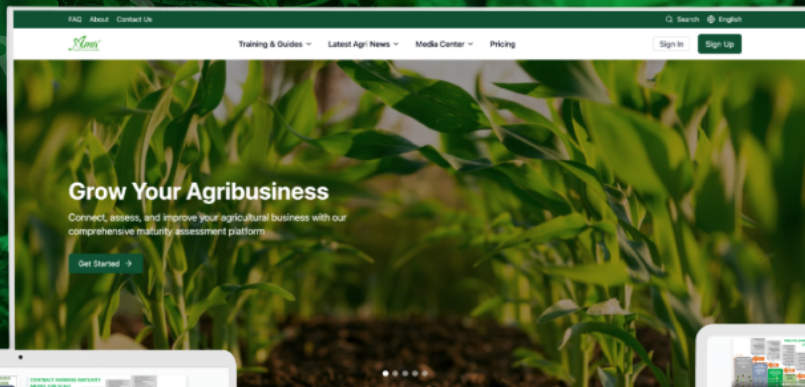
Donors cannot access the credit-to-revenue conversion feature. Donated credits are solely for distribution within the ecosystem.

System Architecture & Security

The AMA AI Credits system is built on a robust, secure architecture to ensure trust and reliability.

- **Immutable Ledger:** Every single credit transaction—from top-ups to donations to earnings—is recorded in a comprehensive, unchangeable ledger. This provides complete transparency and prevents fraud.
- **Integrated Payments:** All credit purchases (subscriptions, top-ups, bulk donor pledges) are processed securely through our integration with PayStack.
- **Real-Time Notifications:** All participants receive instant in-app notifications for any transaction related to their account, ensuring you are always informed.

A RAPID SCALE ECOSYSTEM FOR AGRIBUSINESSES



DISCOVER WHERE YOUR AGRICULTURAL OPERATION STANDS

