

CO-OP DEBENTURE EXCHANGE (PVT) LTD — FINTECH LAYER

EXECUTIVE FOREWORD

In designing the architecture of a decentralized digital cooperative ecosystem, transparency is our primary asset. This master handbook delineates the operational models, contribution requirements, and platform tech fee matrices governing the three distinct cooperative vehicles anchored to our proprietary technology engine: Co-op Pay SACCO, Co-op Sure Society, and Co-op Store Society. By mirroring bank-grade billing visibility disclosure structures, we clear away any procedural ambiguity for our members, field agents, and regulatory inspectors.

Crucially, this architecture institutes an automated cross-onboarding framework. Every registered platform participant who accepts the Master Terms of Service on the Co-op Debenture Exchange (CDEX) technical dashboard is instantly and automatically cross-onboarded as a valid, synchronized member across all three underlying cooperatives, driving immediate value network synergies.

UNIFIED SYSTEM ONBOARDING LOGIC

Automated Network Cross-Onboarding Provision: To minimize system frictions, the digital ecosystem uses automated technical provisioning. Upon a user's electronic execution of the Master Terms of Service on the CDEX portal, synchronized ledger nodes instantly populate membership profiles into Co-op Pay SACCO, Co-op Sure Society, and Co-op Store Society simultaneously. Membership validity is maintained seamlessly through unified electronic credentials, satisfying Section 34 audit requirements.

1. CO-OP PAY SACCO: FINANCIAL HUB & MICRO-CREDIT LEDGER

Background & System Value Chain: Co-op Pay functions as the core savings, savings-mobilization, and micro-credit engine of the ecosystem. It processes real-time transaction pipelines, managing micro-deposits, dividend logs, and credit profiles. Within the CDEX value chain, Co-op Pay serves as the liquid settlement ledger, converting member daily cash entries into stable capitalized deposits and micro-loans.

Statutory & Regulatory Cover: Operates under the strict prudential boundaries of the Credit Unions laws and the Co-operative Societies Act [Chapter 24:05], ensuring members possess localized, democratically managed credit structures protected from predatory market practices.

FEE / CONTRIBUTION LINCHPIN	QUANTUM	FREQUENCY	OPERATIONAL & LEGAL PURPOSE DESCRIPTION
Minimum Core Share Capital	US\$50.00	One-off	Purchases the member's permanent equity stake. Grants institutional voting rights. Non-refundable but transferable.
Entrance & Onboarding Fee	US\$10.00	One-off	Covers customer vetting, automated KYC verification, and initial digital ledger card deployment.
Mandatory Monthly Savings	US\$20.00	Monthly	The baseline asset backing pool from which member credit facilities are sourced. Earns annual dividends.
Loan Processing Overhead	1.5% of Loan	Per App	Covers technical assessment costs for verifying creditworthiness and financial debt capacities.
Tech Fee: Deposit Sync Engine	US\$0.25 + 0.5%	Per Deposit	CDEX Technology Layer Charge: Clears network processing costs, database logging, and instant ledger balance synchronization.
Tech Fee: Disbursal Engine	US\$1.00 + 1.0%	Per Loan	CDEX Technology Layer Charge: Processes smart credit validations and maintains balance node alignments across ledger vaults.
Tech Fee: Wallet P2P Transfer	US\$0.15	Per Transfer	CDEX Technology Layer Charge: Flat micro-charge for instantaneous peer-to-peer digital wallet balance exchanges.

2. CO-OP SURE SOCIETY: COOPERATIVE MICRO-INSURANCE UNDERWRITING

Background & System Value Chain: Co-op Sure focuses on shielding members from localized system shocks. It utilizes automated premium routing networks, cryptographic policy issuances, and fast claims settlement layers. Within the CDEX value chain, Co-op Sure acts as the defensive capital shield, securing asset values and protecting member enterprises from unexpected disruption.

Statutory & Regulatory Cover: Regulated under Section 62(1)(b) of the Co-operative Societies Act [Chapter 24:05] and aligned with the registered By-laws (Reg No: 9297), ensuring that premium pooling remains protected under dedicated technical risk reserves.

FEE / CONTRIBUTION LINCHPIN	QUANTUM	FREQUENCY	OPERATIONAL & LEGAL PURPOSE DESCRIPTION
Base Solvency Pool Contribution	US\$30.00	One-off	Initial capitalization tranche used to build foundational solvency reserves before monthly premiums accumulate.
Mandatory Underwriting Premium	US\$15.00	Monthly	Standard premium pooling fee. Secures active, complete policy coverage across designated asset lines.
Claim Assessment & Audit Fee	US\$5.00	Per Claim	Covers operational overhead for validating proof of loss and conducting technical investigations.
Policy Reinstatement Penalty	US\$10.00	Per Event	Applied to reactivate profiles and reinstate coverage fields that lapsed due to 60 days of non-payment.
Tech Fee: Premium Clearing Router	US\$0.10 + 2.5%	Per Premium	CDEX Technology Layer Charge: Splits financial steps automatically, routing 5% directly to the master Technology Fund.
Tech Fee: Multi-Sig Claims Node	US\$2.50	Per Settlement	CDEX Technology Layer Charge: Cryptographic validation fee. Executes multi-signature claims payouts securely into verified nodes.
Tech Fee: Smart Contract Oversight	0.75% of Premium	Per Cycle	CDEX Technology Layer Charge: Sustains the automated weather, freight, or logic trigger verification nodes.

3. CO-OP STORE SOCIETY: DECENTRALIZED MARKETPLACE & LOGISTICS HUB

Background & System Value Chain: Co-op Store operates as the commercial marketplace, offering structural aggregation, escrow clearing layers, and joint distribution coordination. Within the CDEX value chain, Co-op Store serves as the transaction generation engine, allowing members to list physical assets or trade produce under a singular, friction-free platform layout connected to global distribution pathways.

Statutory & Regulatory Cover: Structured to enforce standard trading regulations, fair pricing protocols, and transparency, ensuring independent micro-vendors possess corporate market presence backed by technical escrow safeguards.

FEE / CONTRIBUTION LINCHPIN	QUANTUM	FREQUENCY	OPERATIONAL & LEGAL PURPOSE DESCRIPTION
Marketplace Operator License	US\$40.00	Annual	Renews a vendor's corporate right to operate an active digital or physical shop node inside the cooperative infrastructure.
Cooperative Marketing Levy	US\$5.00	Monthly	Pooled capital used for collective packaging materials, brand exposure drives, and coordinated marketplace infrastructure.
Depot Physical Handling Storage	US\$0.50 per day	Ongoing usage	Charged per cubic meter footprint for utilizing communal pickup hubs, physical lockers, or inventory distribution vaults.
Consignment Grading & Sort Charge	2.0% of Batch	Per Wholesale	Operational overhead for cross-docking offloading, weighing, and digital batch certification checks.
Tech Fee: Escrow Checkout System	US\$0.30 + 1.5%	Per Sale Txn	CDEX Technology Layer Charge: Paid to the network platform to maintain secure automated escrow until the buyer confirms freight receipt.
Tech Fee: Storefront API Sync Node	US\$2.00	Monthly Sub	CDEX Technology Layer Charge: Core connection fee for web storefront uptime, live inventory metrics, and automated listing updates.
Tech Fee: Border Logistics Node	US\$5.00 + 0.5%	Per Manifest	CDEX Technology Layer Charge: Processes customs data metrics, maps geo-tracking routes, and clears cross-border currency conversions.

Document compiled by order of the Management Board. All data feeds are dynamically checked against the Section 34 Ledger.