

## Refer2Earn launches revenue-earning smartphone app

Refer2Earn - a mobile application accessible via Android and Apple-based smartphones has opened up the mobile job-creation space, allowing you to turn your smartphone into a money maker, earning income on quotes, sales, or both across a range of products, which can immediately be redeemed for airtime, electricity and cash.



In a move set to transform the app market when it comes to quick, easy and sustainable job creation, Refer2Earn has launched a business referral application for South African citizens who can earn instant income merely by referring family, friends and associates, with their consent, to insurers. Through this, consumers can even have their earnings cashed out or transferred into a bank account of their choice.

"In South Africa, 25.5% of people are unemployed and while both the public and private sector are placing focus on driving up skills and increasing job opportunities - there is still a need and an opportunity for the creation of immediate, sustainable and easy-to-access jobs; ones that provide an opportunity for anyone with access to a smartphone (Android and Apple at this stage) to earn a living," said Brent Thomson, MD of Refer2Earn.

"However the key differentiator is that Refer2Earn does not just offer earning opportunities on a one-off basis, but, instead, it focuses on providing ongoing earning opportunities - at the discretion of the individual - and, more importantly, a medium-term earning potential exists as people get fees paid at each stage of the referral process."

### Download the application

Anybody who wants to participate in the referral process can download the Refer2Earn application from the relevant app store and register by providing their personal information and a copy of their ID, which is done by taking a photo from the mobile device. Once the 'earner' has been registered, he is able to start making money immediately by referring business from his phone to family, friends and associates.

Earning potential is based on the product referred. There is potential for tiered earnings - instant payment against valid quotes generated and then again on the sale of the product. This ensures that the leads being referred generate quality business for the relevant company. On launch of Refer2Earn, the 'earner' can refer funeral cover, life insurance and value-added products, such as domestic cover, tyre and rim cover right through to cellphone insurance.

"Earners are not limited in terms of the amount of referrals they can send, which is the cornerstone to the sustainability of the platform as well and enables each user to earn as much as they like - in short, the more they refer the more they earn," continued Thomson.

Through the app the earner has full view of the referrals as well as a lead/status report to monitor the stage in which the referral is, so as to monitor the possible earnings still to come. They also have view of a real-time statement, which indicates the amount earned. They can use their income to redeem prepaid airtime, electricity and - most importantly - physical cash.

## **EFT transactions and ATM withdrawals**

"We realise that consumers need access to cash and, as such, through the application, we have made it possible for users to effect both EFT transactions and ATM withdrawals. In the case of the ATM withdrawals, they are cardless transactions where friends and family are sent a pin which they can use to withdraw cash without a physical ATM card from the user's account," stated Thomson.

The Refer2Earn application is linked to a payroll system so tracking income and allowing for effective management should users reach tax thresholds, is possible, in line with South African tax and legal requirements.

"Refer2Earn is set to change the way in which people earn a living in South Africa and we believe that we have created a platform that allows for real revenue sustainability instead of one-off opportunities -we believe Refer2Earn has the potential to open up strong money-making opportunities, so if you have a phone why not use it to make extra cash for yourself," concluded Thomson.

For more, go to [www.refer2earn.co.za](http://www.refer2earn.co.za)

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