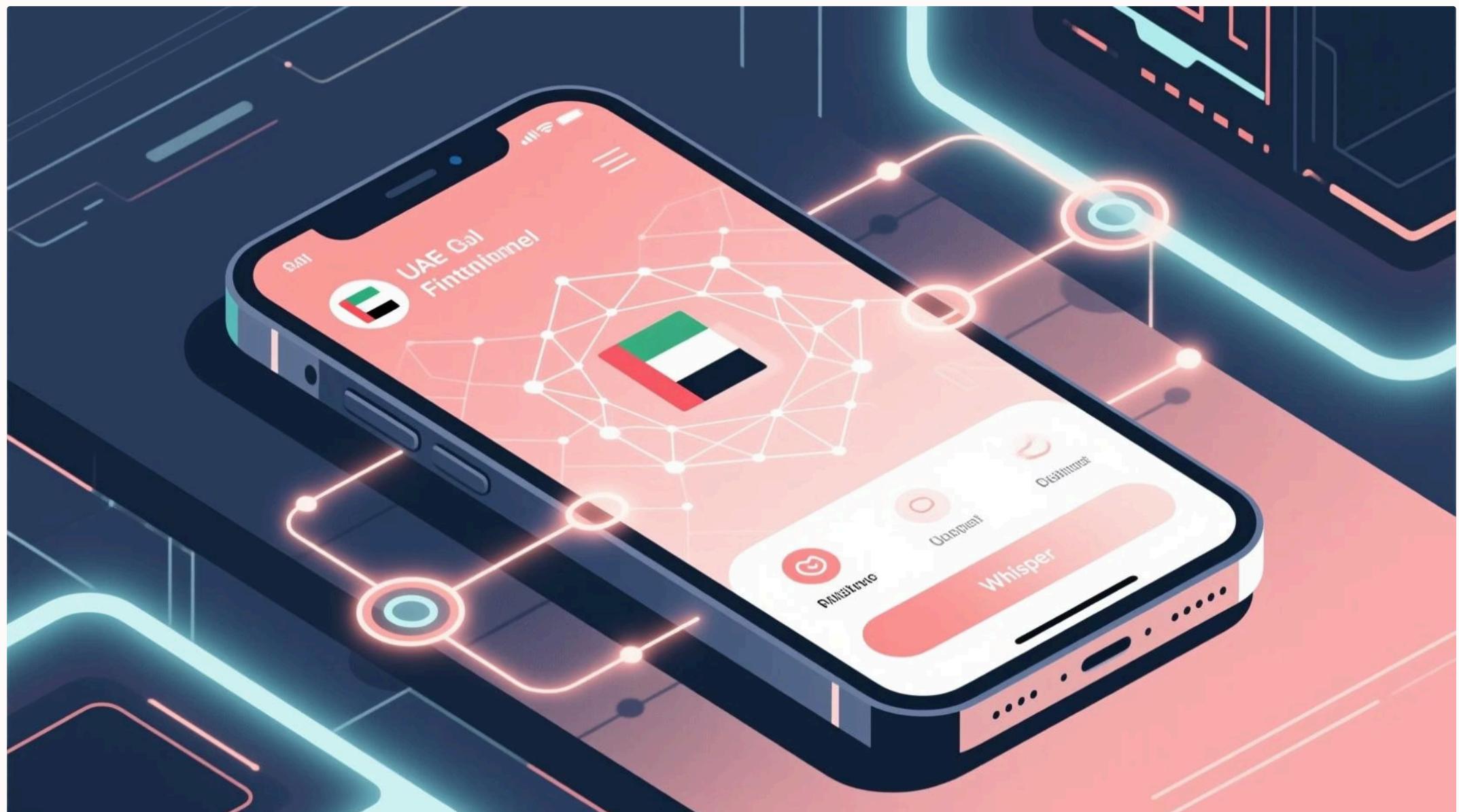


Xibalba Franchise Guide



From the Emirates... We Innovate for the Future.

1 Introduction

Xibalba: UAE's Smart Application Pioneer

Xibalba is an Emirati company specialized in designing and developing smart applications, websites, and financial technology (FinTech) solutions.

Through the Tip & Tap application – proudly launched from the UAE – we succeeded in creating a digital ecosystem that connects individuals and communities through financial and non-financial rewards in a secure, intelligent, and innovative way.

Today, Xibalba opens the door to Franchise opportunities to expand its presence across the GCC, in partnership with entrepreneurs and investors who believe in the UAE's vision for digital transformation and sustainable innovation.

2 Vision & Mission

Our Vision

To be the first regional franchise network specializing in smart applications and digital services that unite technology with humanity.

Our Mission

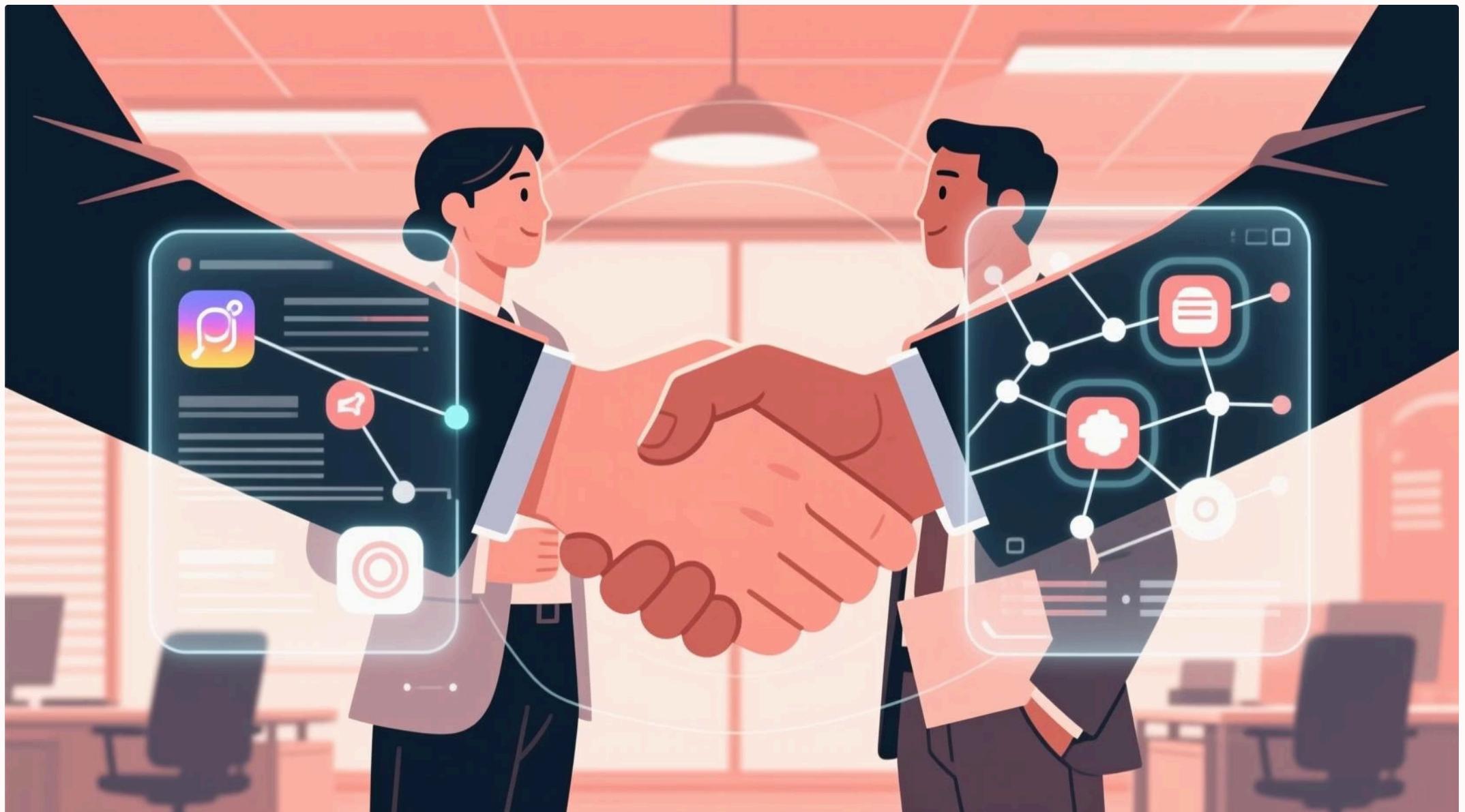
To empower entrepreneurs in every GCC country to launch and operate the Tip & Tap application under a licensed, secure, and integrated framework that reflects the spirit of the UAE's progress and leadership.

3 What is the Xibalba Franchise?

A Complete Digital Model from A to Z

The franchise is a commercial agreement that grants you the right to operate the Tip & Tap project in your country using Xibalba's brand name, trademark, application, and operational expertise.

We provide you with a complete digital model from A to Z, while you manage and operate the business locally in line with your country's regulations.



Everything You Need to Succeed

1

Fully ready-to-launch application

2

Secure and continuously updated operational system

3

Licensed and recognized Emirati brand

4

Comprehensive training and ongoing technical support

5

Flexible payment structure

6

Pre-prepared operational manuals

7

Ready-to-publish marketing content and media

8

Direct supervision and guidance from the Xibalba team

5 Business Model

Clear Roles, Shared Success

Element	Provided by Xibalba	Managed by Local Partner
Licensing & Branding	✓	
Application & Technical Integration	✓	
Payment Gateway	Optional	✓ Preferred locally
Local Marketing	Partial support	✓ Full execution
Customer & Field Services	Training support	✓ Local management
Financial Transactions	Oversight & monitoring	✓ Local execution
Monthly Reports	✓	✓
Profits	Fixed share	Main operational share

Choose Your Payment Gateway Strategy

1

Local Payment Gateway

The local partner partners with a licensed payment provider in their country.

Xibalba ensures full technical integration.

Advantages: Faster compliance – Easier settlements – Local autonomy.

2

Centralized Payment Gateway (UAE-Based)

All transactions are processed through Xibalba's partnered gateways.

Alternatively, each country may use its local licensed gateway.

Advantages: Unified operations – Easier deployment – Central supervision.

Requirements

- Valid commercial registration in the target country
- Local operations and marketing team
- Experience in technology or business sectors
- Commitment to brand and identity guidelines
- Compliance with local data and financial regulations

Acquisition Process

01

Submit the franchise application via our official website

02

Attend an introductory online meeting

03

Document verification and company background review

04

Receive and review the financial proposal

05

Sign the franchise agreement and complete payment

06

Prepare for launch and integrate payment gateway

07

Team training and soft launch phase

Investment & Support Structure

Fees & Profit System

- **Franchise Fee:** Determined by country and market size
- **Monthly Revenue Share:** 10% to 20% of net profits
- **Contract Duration:** 2 years (renewable)
- **Renewal Fee:** Discounted by 10%

Training & Support

- Initial training on systems and application operations
- Monthly online management sessions
- 24/7 technical support
- Free system and app updates
- Comprehensive operational manual (PDF + instructional videos)



Ready to Join the Xibalba Network?



Marketing & Branding

Each franchise partner receives a complete marketing toolkit that includes: Branding and design files (logo, colors, fonts), Ready-to-use social media content, Promotional photos and videos, Advertising templates and post layouts



Reporting & Performance Monitoring

Partners will submit monthly reports via a dedicated dashboard containing: Number of new users, Total transactions, Net profits, Monthly KPIs, Technical observations and feedback



Governance & Transparency

All partners must adhere to compliance and data protection policies. The app cannot be used outside the agreed franchise scope. Xibalba retains all intellectual property rights related to the app, brand, and source code.

1 4 Contact Information

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"From the Emirates... We Innovate for the Future."

Xibalba – The Path from Idea to Innovation.