Contents

What Are Rays?	2
Using Rays	
Earning Rays	
Spending Rays	
Using the Marketplace	
Buying Rays with Trader Funds	
Selling Rays for Trader Funds	
Depositing Funds to Your Trader Account	
How to withdraw funds via trader account	
Upgrading Your Account through the Marketplace	
Operating rour recount through the Marketplace	-

What Are Rays?

Rays are the virtual currency of Utherverse and can be used for buying and selling virtual merchandise and services. Rays can also be bought and sold for real money on the marketplace!

Using Rays

Earning Rays

You can earn Rays by performing actions in the Social Center and in the 3D client, as well as by selling virtual goods and services. You can also earn Rays through the Affiliate Program by referring new members to Utherverse. Click on the 'Affiliates' link on the top right of your profile to sign up for this program, as you will not get your Rays if you do not.

You will see your Rays tabulated on your profile page along the right side, along with a log of how you attained them.

Social Center Logins: ®0.25 once per day.

Client Login to Utherverse network: ®0.75 up to 2x per day

View a Profile: *0.10 up to 10x per day Rate a Profile: *0.10 up to 10x per day Rate a Picture: *0.05 up to 30x per day Rate a Blog: *0.25 up to 2x per day

Post a Blog Entry: ®1.00 up to 1 every 3 days

Upload a Picture: ®1.00 for your first picture and ®0.25 for each after that (monthly limits)

Your Blog Read: *0.05 up to 10x per day Your Profile Viewed: *0.05 up to 20x per day

Upgrade to paid VIP: ®20.00 plus ®20 Rays per month that you remain paid VIP

Watch videos at uthertube.com: 0.35® up to 4 per day

Spending Rays

You can spend rays on virtual goods and services, gifts for other members, or VIP subscriptions! For more information on upgrading your account with Rays, please email support@utherverse.com.

Please note that any Rays exchanges between members are performed on a 'buyer beware' type of basis, and we cannot reverse transfers if you do not get the services or products paid for.

Using the Marketplace

Buying Rays with Trader Funds

You can use the funds available in your Trader account to purchase more rays for use.

To purchase rays:

- Select the buy option from your Marketplace tab
- Select the price at which you'd like to buy the rays, and the amount of rays that you'd like to purchase
- Press the buy button
- Enter your pin number to complete the transaction

It can take up to 7 days to match a sale bid with a purchase bid. If there is not a successful transaction the reserved Rays or funds will be returned to your Bank Account or Trader Account.

You can also sign up for a monthly rays subscription <u>here</u>. Once the transaction has been completed the Rays will appear in your Bank Account balance on your profile home page at <u>www.utherverse.com</u>.

Selling Rays for Trader Funds

You can sell rays that you have accumulated in exchange for real life funds, deposited to your trader account once the sale has been completed.

To sell rays:

- Visit the Marketplace
- Input the amount of rays you'd like to sell and the price at which you'd like to sell the rays
- Press the sell button
- Enter your pin number to complete this transaction

Once the transaction has been completed, the proceeds will be deposited to your Trader account balance. It can take up to 7 days to match a sale bid with a purchase bid, and if there is not a successful transaction the reserved Rays or funds will be returned to your Bank Account or Trader Account.

Depositing Funds to Your Trader Account

You can manually deposit funds to your trader account to purchase more rays for in-world use.

To deposit funds:

- Visit the Deposit Page
- Select your deposit method
- Follow the instructions on the page

How to withdraw funds via trader account

You can withdraw funds from your Trader account at any time provided you have enough funds to warrant withdrawal.

To withdraw real funds you will be required to ID verify your account prior to requesting withdrawal. To ID verify we require that you provide a picture of yourself, holding valid identification and upload the image to www.utherverse.com/ID. Once your account has been ID verified we provide both Check and Paxum as payment options.

To withdraw funds:

- Visit the Withdrawal Page
- Select your deposit method
- Follow the instructions on the page

Upgrading Your Account through the Marketplace

You can use the funds in your trader account to upgrade you or a friend's Utherverse account.

To upgrade through the Marketplace:

- Visit the <u>Trader VIP Page</u>
- Select if the VIP gift is for yourself or for a friend
- Select the duration of the gift (30 day increments)
- Enter your pin to complete this transaction

Please note, VIP gifts can take 24-72hrs to be processed. If gifting a friend, they must first be age verified before the gift will be applied.