

TX Wealth member training guide

What this guide covers

Tink Xtra Enterprise, Ghana | Updated 25 September 2026. This guide helps new members register, preserve their sponsor connection, invite other testers and use the available portal tools. It also gives administrators a short training and approval checklist.

Public test website

Open <https://wealth.tinkextra.com>. This is a public test system. Membership payments, earnings, savings and payouts are simulated. Do not send real money, enter banking passwords or PINs, or promise earnings. Invitations should clearly describe the test.

Your first session

1. Open the referral link or scan the QR code from your inviter.
2. Create your own account and verify your email.
3. Sign in, check the sponsor shown and complete enrollment.
4. Open your member portal and copy your own referral link.
5. Follow the test payment steps only when your administrator has issued a request.

Useful addresses

Home: <https://wealth.tinkextra.com>

Sign in: <https://wealth.tinkextra.com/login>

Member portal: <https://wealth.tinkextra.com/portal>

Membership payments: <https://wealth.tinkextra.com/payments>

Earning withdrawals: <https://wealth.tinkextra.com/withdrawals>

Compensation and test savings: <https://wealth.tinkextra.com/programs>

Account security: <https://wealth.tinkextra.com/security>

Know the difference

An account lets you sign in. Enrollment creates your member profile and referral connection. Active membership is a separate status. Earnings require eligible activity and approval; enrollment alone does not create a withdrawable balance.

Create and secure your membership

Register through your inviter

Open your inviter's full referral link or QR code on your own device or a private browser window. Keep the referral link until enrollment is complete. If another person is already signed in, sign out first. Each tester must use their own email and account.

Create your account

Choose Create account on the sign-in screen. Enter your name, email and a password of at least 15 characters. Use the eye icon to check your entry and complete password confirmation when shown. Never give your password to your inviter or an administrator.

Verify and sign in

Open the verification email and follow its link. Check Spam or Promotions if needed. Then sign in using your email and password. If the link has expired, use Resend verification on the sign-in page. If you have enabled two-factor authentication, enter the current code from your own authenticator app.

Complete the member profile

Return to the original referral link if the enrollment page does not retain your sponsor. Check the sponsor summary before submitting. Complete the personal/contact fields, preferred contact, country, city/region, avatar, package/currency and any optional interests. Read the consent text, then choose Complete member registration. Contact the administrator if the sponsor is wrong; do not submit a second profile to fix it.

Check your result

The member portal should show your name, member code, membership status and personal referral link. Save the member code. If the page says Account already registered, choose Return to my portal. This protects an existing account from enrolling another person under the same login.

Existing accounts

If you already used staging, sign in on the main domain with the same credentials and authenticator. You do not need to create another account or re-enroll in MFA just because the website address changed.

Invite others and test membership payments

Share your own referral link

Open Member portal, then Referral centre. Use Copy referral link or Download QR code. Send that exact link or code to a tester. Do not substitute the home-page address or your inviter's link. Ask each person to verify the sponsor shown before submitting enrollment. They can then share their own portal link in the same way.

Suggested invitation

I am testing TX Wealth's learning and member portal. Use my referral link to create your own account, verify your email and complete enrollment. This is a test system: do not send real money, and no earnings are guaranteed. After joining, you can get your own referral link from your portal.

Check referral activity

Open Referral activity or Boards in your portal to inspect the network information available to you. A person clicking your link is not yet an enrolled referral. If an expected referral is missing, ask the administrator to check the submitted sponsor connection. Do not share another member's private account details.

Submit a test payment

The administrator first selects an eligible package/currency and issues your payment request. Open /payments and Refresh payments. Select the request and Bank transfer or Mobile money. For a first-installment test, enter USD 50 only when the request shows that installment. Use a unique synthetic reference such as TEST-MEMBER-002-PAY-01, then Submit for administrator review. No bank transfer is made.

Wait for confirmation

Submitting a reference leaves the claim pending; it does not confirm receipt. An administrator verifies the test scenario and confirms or rejects it. Standard is USD 150 and Combined is USD 270 in the current request flow. A confirmed USD 50 first installment or qualifying full payment can activate a pending membership. Suspended accounts are not automatically reactivated. GHS membership request pricing is not configured yet.

Use the portal and understand rewards

Explore your account

Dashboard shows recorded summaries. My membership groups Earnings, Benefits, Boards and Ant Susu. My network contains referral tools. Learning and account contains Courses and store and Profile. Use the named links visible in your portal; some tools open separate pages.

Learn and update your profile

Open Courses and store and choose an available course. Read its details and follow its displayed enrollment or lesson controls. Course enrollment does not itself confirm a payment. Content and purchase availability vary; a full product marketplace and external affiliate opportunities are planned, not generally available now. Use Profile to review the editable details offered and save corrections.

Read earnings correctly

Projected amounts are illustrations. Pending means review is needed. Approved personal earnings may become eligible for a test withdrawal if your membership is active. Paid means a recorded test payout in this environment. It is not proof that real money arrived. USD and GHS displays can represent the same earning, so you cannot withdraw both separately.

How activity becomes a draft

Confirmed eligible test payments can produce sponsor, indirect, payment-bonus and fund drafts. Approved board cycles can produce downline drafts. Weekly jobs create drafts; monthly leadership and quarterly global/cashback use completed calendar periods. Administrator approval remains required. A skipped draft can mean no eligible sponsor or recipient; it is not automatically an error.

The key rules

The board lead allocation remains 80% after documented operating/collection costs and before the plan deductions. Downline rates are 5%, 4%, 3%, 2%, 1% across five actual generations. The indirect bonus is 1% total shared equally across up to ten eligible active generations. Leadership is a 3% monthly pool and global performance a 2% quarterly pool, equally shared among active members with an approved Crown completion.

Funds and board cycles

Widow support, training and travelling funds are 2% each; board fund is 3%. These earmarked records do not become your withdrawable earnings. Crown completion permits a new Starter cycle; an administrator currently records sequential board completions. Read the updated Compensation Plan Booklet for all 14 categories and deduction examples.

Practice withdrawals and Ant Susu

Request a test earning withdrawal

1. Open /withdrawals and choose Refresh withdrawals.
2. Select an eligible personal earning, currency and test payout method.
3. Read the amount, simulated fee and net payout.
4. Tick the confirmation box and submit the test withdrawal request.
5. Follow the request in Withdrawal history. A requested withdrawal can be cancelled while the Cancel request button is available.

Understand reservations

Current tests withdraw one full approved earning per request, at any time, with a simulated zero provider fee. Reserving either currency reserves the whole earning. Paid, reserved, projected and earmarked fund entries are excluded. No eligible earnings available can be correct even if fund allocations were approved. Administrators review, approve, process and record a synthetic payout reference.

Future payout fees

When a real provider is connected, members pay the actual provider payout fee and must see the fee and net amount before accepting. Do not treat the test zero fee as a live fee promise. The plan processing fee is not charged a second time at withdrawal.

Try a savings plan

Open /programs and find Ant Susu test savings. Select USD or GHS, enter a synthetic amount, choose a daily, weekly or monthly cadence and target date, then Save selected amount as savings target. A schedule records your plan; it does not debit a bank account.

Submit a savings simulation

Choose Test deposit, enter an amount and a unique TEST- reference, review the displayed 0.5% simulated deposit fee and net amount, accept the simulation statement and Submit test request. Wait for administrator review. A test savings withdrawal uses the available approved savings balance and reserves it pending review. USD and GHS savings accounts are separate; no conversion is inferred. Savings are not compensation earnings and earn no automatic interest.

Account help and your training checklist

Protect your account

At /security, follow the two-factor setup instructions using your own authenticator app. Add the displayed secret privately and verify a current code. Save recovery codes privately. Each unused code can be used once; select Use a recovery code and preserve its case and hyphen. Administrators must use MFA. Never share screenshots containing secrets, recovery codes or passwords.

If something goes wrong

Cannot sign in: use your email, then Forgot password if needed. Missing verification email: check spam and use Resend verification. Account already registered: return to your portal. Wrong sponsor: stop enrollment and ask the administrator. No payment request: ask the administrator to issue one. Pending payment or reward: wait for review. Refresh shows no change: the latest data may be unchanged. Unexpected error: record the page address, action, time and visible error, with secrets removed.

Practice in four short sessions

Session 1: register, verify email, enroll and locate your member code. Success: your profile and intended sponsor are correct.

Session 2: share your own link with one tester, who enrolls and shares their own link with another tester. Success: the administrator confirms both sponsor connections.

Session 3: submit an issued USD 50 test payment and observe its pending and confirmed states. Success: the correct remaining balance appears.

Session 4: inspect a reward, test an eligible withdrawal or savings request, and review account security. Success: you can explain pending, approved and paid without assuming real money moved.

Administrator training checklist

Use /admin for member, payment and withdrawal review, and /admin/programs for compensation and savings. Check sponsor connections and active status; issue test payment requests; confirm only the intended synthetic claims with a review note. Generate drafts, inspect their sources and amounts, and approve only the intended test records. Generate again to verify duplicates are not created. Confirm earmarked funds stay out of member withdrawals. Record board cycles in order and close only completed calendar periods.

What to report

Send the administrator your member code, feature tested, expected result, actual result and a screenshot without secrets. Report missing referrals, incorrect amounts, duplicate entries or another person's information immediately. Do not invent transactions or share accounts to make a test pass.