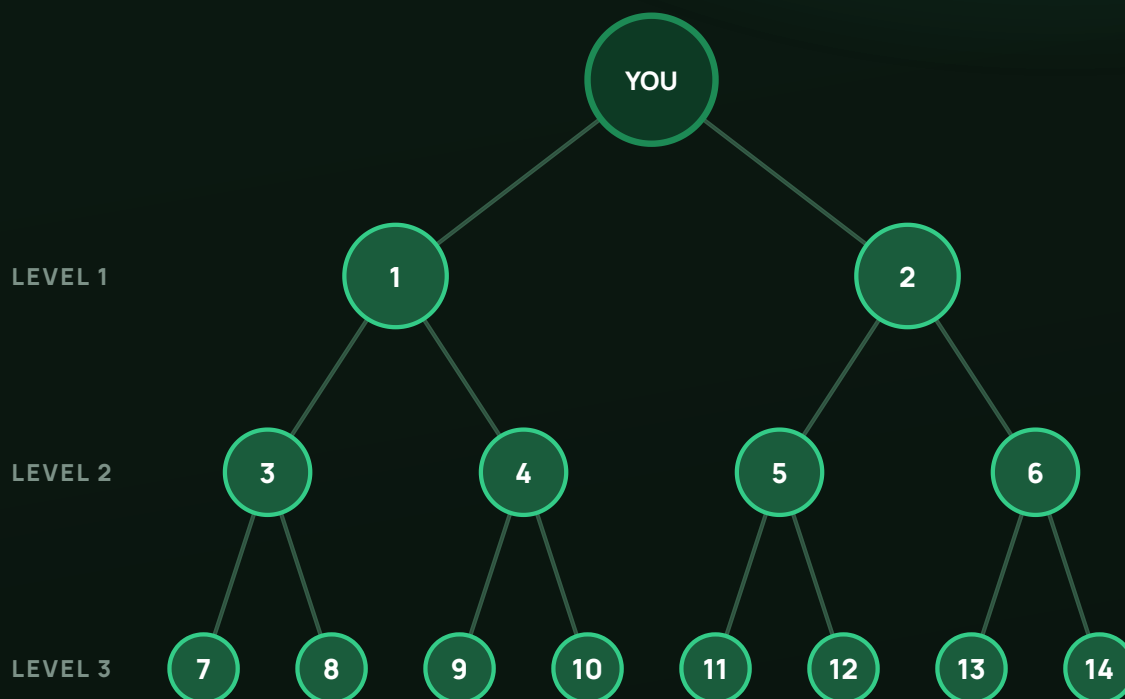


THE 2X2 MATRIX MADE SIMPLE

The Bellver Card rewards plan in plain words. Seven short steps, clear pictures and honest numbers. Read it once and you can explain it to anyone.



MTG 🏆 | Your Digital Architect

Independent Bellver affiliate guide · musathegiant.com/cards/bellvercards/matrix

Based on Bellver's compensation plan (version 08/2026) and the October 2026 update.

THE 30-SECOND VERSION

1

Two seats under everyone

That is what 2x2 means.

2

Reading order

Seats fill top to bottom, left to right. No gaps.

3

Every row doubles

2, 4, 8, 16. Twelve rows hold 8,190 people.

4

You earn 0.1% per level

On every top-up in the rows you qualify for.

5

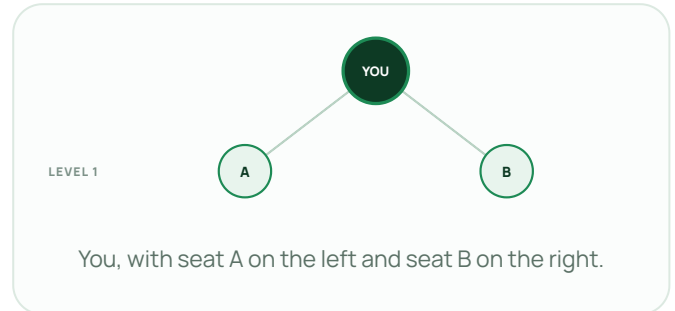
Load \$100 a month

Onto your own card. It stays your money.

STEP 1 OF 7

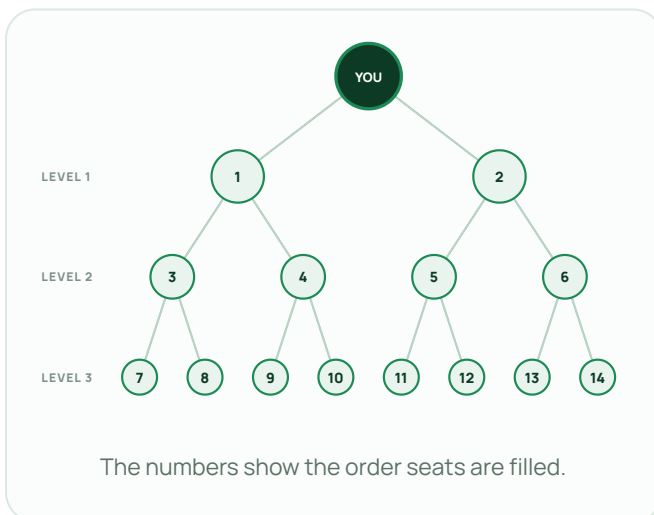
TWO SEATS UNDER EVERYONE

- **"2x2"** means **two by two**. Every person has two seats directly under them.
- **The row right under you is Level 1.** The row under that is Level 2.
- **Your first two referrals** usually sit in your Level 1 seats.
- **Only cardholders take a seat.** Registering alone does not.



STEP 2 OF 7

SEATS FILL IN READING ORDER

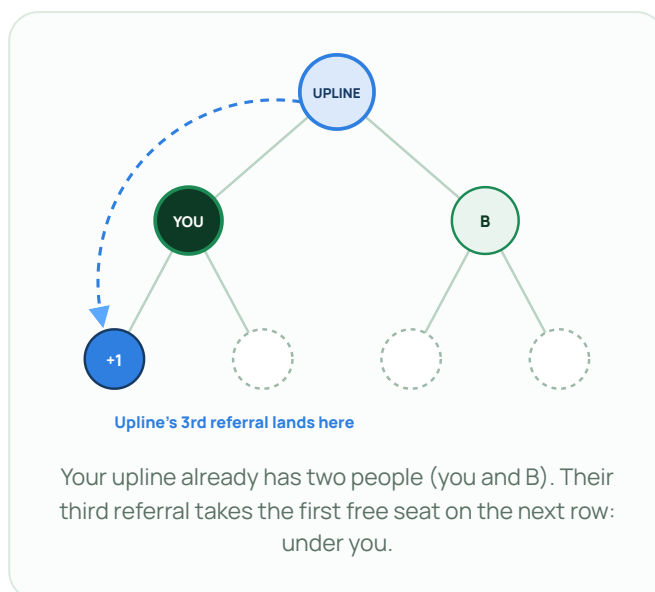


- **Top row first, left to right**, then the next row. Like reading a page.
- **No gaps, ever.** The system always uses the next free seat. Nobody can pick a seat or skip the line.
- **Your 3rd, 4th or 10th referral** goes to the next free seat further down. Nobody you bring is wasted.
- **You still get your commission** for everyone you refer, wherever they are placed.

SPILLOVER: HELP FROM ABOVE

- Spillover means people under you that you did not refer.
- They come from your upline (the people above you) who refer more than two. Their extras flow down into the next free seats, and some land under you.
- Their top-ups count for your rewards when they sit in a level you qualify for.
- No direct commission for you on spillover. That goes to whoever referred them.

Not a binary plan. There is no "weaker leg". You earn on everyone in your paid levels, left and right.



EVERY LEVEL DOUBLES

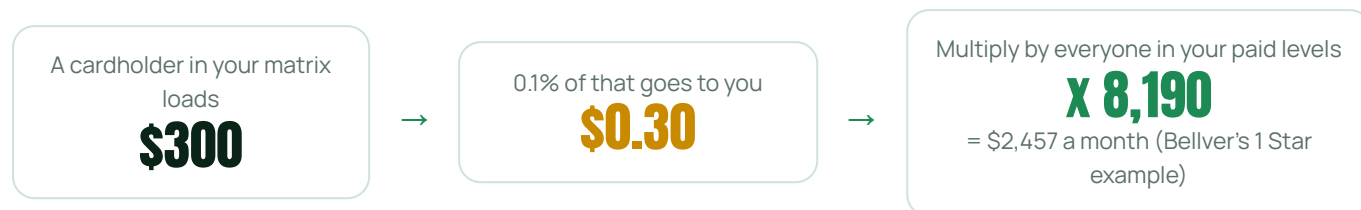
Like a family tree turned upside down: 2 parents, 4 grandparents, 8 great-grandparents.

Level	Seats	Total so far
Level 1	2	2
Level 2	4	6
Level 3	8	14
Level 4	16	30
Level 5	32	62
Level 6	64	126
Level 7	128	254
Level 8	256	510
Level 9	512	1,022
Level 10	1,024	2,046

Level	Seats	Total so far
Level 11	2,048	4,094
Level 12 1 Star	4,096	8,190
Level 13	8,192	16,382
Level 14	16,384	32,766
Level 15 2 Stars	32,768	65,534
Level 16	65,536	131,070
Level 17	131,072	262,142
Level 18 3 Stars	262,144	524,286
Level 19 4 Stars	524,288	1,048,574
Level 20 5 Stars	1,048,576	2,097,150

HOW YOU EARN: 0.1%

For every **\$1,000** loaded onto cards in your paid levels, you get **\$1**. Every month, as long as they keep loading and you stay qualified.



The same 0.1% at different sizes (everyone loads \$300 a month)

Your matrix	Cardholders	Loaded a month	You get a month
Level 1 full	2	\$600	\$0.60
Levels 1 to 3 full	14	\$4,200	\$4.20
Levels 1 to 6 full	126	\$37,800	\$38
Levels 1 to 12 full	8,190	\$2,457,000	\$2,457
Levels 1 to 15 full	65,534	\$19,660,200	\$19,660

Honest takeaway. Early on, direct commissions are the bigger part. Monthly rewards grow with the size of your matrix. Bellver's big examples assume every seat is full and every cardholder loads \$300 every month. Bellver itself calls them examples, not a guarantee of income.

Two ways you are paid

	Direct commission	Monthly reward
For	Each card bought through your link	Every top-up in your paid levels
How much	\$10 Basic, \$100 Premium, \$200 Business, \$400 Gold. Special Edition: \$150, \$300, \$500	0.1% per level
How often	Once, plus 50% extra if they upgrade	Every month
Who counts	Only people you refer	Everyone in your paid levels, spillover too
Needs your own card?	No	Yes: Premium or higher, plus \$100 a month

Rewards are paid on top-ups (money loaded onto cards), not on card purchases. Bellver's videos say "spending"; the official plan says top-ups.

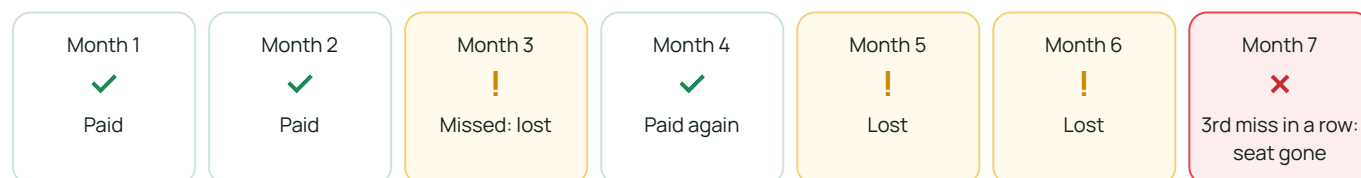
STARS DECIDE HOW DEEP YOU ARE PAID

Think of a lift in a tall building. Your card decides how high the lift can go. Your stars decide which floors you have unlocked.

Rank	Your own card	What you need	Levels paid
Member	Any card	Everyone starts here Direct commissions on cards you refer	0
1 Star ★	Premium or higher	Two people you refer directly Each buys a Premium card or higher	12
2 Stars ★★	Business or higher	Two people you refer directly Each has reached 1 Star	15
3 Stars ★★★	Gold	Two people you refer directly Each has reached 2 Stars	18
4 Stars ★★★★	Gold	Two direct referrals with 3 Stars Plus 20 direct referrals with Premium	19
5 Stars ★★★★★	Gold	Two direct referrals with 4 Stars Plus 20 direct referrals with Business	20

October 2026 update: everyone now starts as a Member and the old "Premium" step is gone. Bellver has not republished its plan yet, so the level depths come from version 08/2026. Check your dashboard for the current numbers. A Basic card earns direct commissions only. Upgrading later does not pay back rewards you missed.

STAY PAID: THE \$100 RULE



- **It is not a fee.** The \$100 is your own money on your own card. The only cost is the 3.9% top-up fee, which keeps Bellver running long term.
- **Miss one month:** you lose that month's rewards in full.
- **Miss three in a row:** your seat is gone for good, and you cannot get it back.
- **Get your own card first.** Your seat starts when your card is bought. If someone you refer buys before you, they are not placed in your matrix.

When the money arrives

During the month Cardholders in your levels load their cards.	Month end Top-ups in the last 7 business days roll into next month.	The 15th Payday. Rewards arrive in USDT.	Your choice Fund your card, or withdraw once you have \$100 or more.
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WHY A 2X2 MATRIX?

Why would Bellver pay people like you and me? Six honest reasons.

1

A marketing strategy

Instead of paying for billboards, TV and social media ads, Bellver rewards the people who use the card and share it. Word of mouth, from people you already trust.

2

Paid from the top-up fee

Every top-up carries a 3.9% fee. Part of it is shared with the matrix, so monthly rewards come from real people using a real card.

3

Rewards the builders

People who share the card and help others earn monthly income, again and again, for as long as they stay qualified and keep their seat.

4

Built to last

A company that earns from everyday card use can pay its staff, its partners and its rewards, month after month. That is sustainability.

5

Teamwork

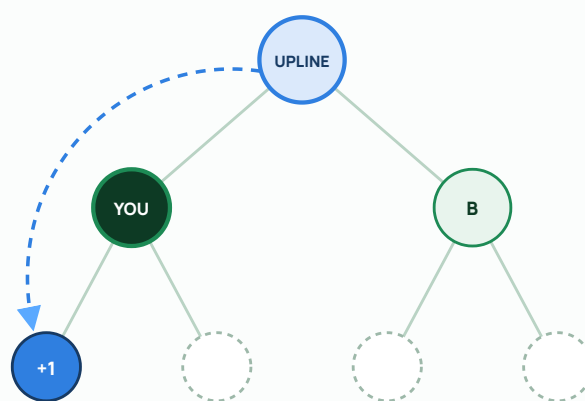
Thanks to spillover, the people above you help fill your matrix, and you help the people below you. Nobody builds alone.

6

Simple to share

You only need two. Two is easy to explain, easy to copy and easy to teach.

Remember: the \$100 you load every month is not a subscription. It is your own money, on your own card, for your own life. The 3.9% top-up fee is the only cost, and it is what keeps the card and the rewards going.



Upline's 3rd referral lands here

Teamwork in one picture: your upline's extra referral lands in the first free seat under you.

MYTHS VS FACTS

Myth	Fact
× It is a binary plan, paid on the weaker side.	✓ No weaker leg. You earn on everyone in your paid levels, left and right.
× I have to recruit lots of people.	✓ Two direct referrals unlock your first star.
× Signing up takes a seat.	✓ Only cardholders take seats.
× A Basic card earns monthly rewards.	✓ Basic earns direct commissions only.
× I can choose where people sit.	✓ The system uses the next free seat.
× The \$100 a month is a fee.	✓ It is your own money on your own card.
× Upgrading later pays what I missed.	✓ Rewards are not back-dated.
× The big numbers are guaranteed.	✓ Rewards depend on real top-ups.

THE WORDS, IN PLAIN ENGLISH

Matrix

The tree of seats under you.

Seat

A place in the matrix. One cardholder per seat.

Direct referral

Someone who joined through your own link.

Top-up

Money loaded onto a card. Rewards are paid on these.

Star (rank)

Decides how many levels you are paid on.

Monthly reward

0.1% per level on top-ups in your paid levels.

Level

One row of seats. Level 1 is right under you.

Upline

The people above you.

Spillover

People placed under you that someone above you referred.

Qualified

You loaded \$100 onto your own card this month.

Direct commission

One-time payment when someone you refer buys a card.

Payday

The 15th of each month, in USDT.

YOUR NEXT STEP

1. Order your card

[app.bellvercards.com?](https://app.bellvercards.com?ref=mtg)

[ref=mtg](https://app.bellvercards.com?ref=mtg)

Premium or higher for rewards

2. Play with the matrix

musathegiant.com/cards/bellvercards/matrix

3. Questions? Ask MTG

WhatsApp:

wa.me/27721714626

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