

MLM Matrix System Project Document

1. Project Overview

This project is a Multi-Level Marketing (MLM) platform built using React + Vite + TailwindCSS for the frontend,

Express.js for backend APIs, and MongoDB for database storage.

The system implements a 5x10 matrix plan where every user can have a maximum of 5 members under them per level

and the network continues for 10 levels.

The platform manages user registrations, referrals, wallet balances, commissions, KYC verification,

withdrawal requests, and admin monitoring.

2. Technology Stack

Frontend:

- React.js
- Vite
- TailwindCSS

Backend:

- Node.js
- Express.js

Database:

- MongoDB

Authentication:

- JWT Token Authentication

File Storage:

- Local storage or cloud storage for KYC documents

3. MLM Matrix Structure

The system follows a 5 Matrix plan with 10 levels.

Each user can have:

- Maximum 5 members directly under them in the matrix.

Example:

A joins the platform.

Under A, maximum 5 members can be placed.

If B joins under A and A already has 5 members filled,
the system automatically places the new member under the next available slot
within A's downline in ascending order.

This ensures the matrix fills automatically.

Important Rules:

- Direct referrals are unlimited.
- Matrix placement is automatic.
- System always fills the next available position in the tree.

4. Income Plan

Registration Fee: ₹1000 (including GST, TDS and platform charges)

Income Types:

1. Direct Referral Income

When a user directly refers another user, they receive 10% commission.

Example:

Registration Fee = ₹1000

Direct Referral Income = ₹100

2. Level Income (Matrix Income)

Level 1 = 1%

Level 2 = 2%

Level 3 = 3%

Level 4 = 4%

Level 5 = 5%

Level 6 = 6%

Level 7 = 7%

Level 8 = 8%

Level 9 = 9%

Level 10 = 10%

Each time a member in the matrix registers, the upline receives the level commission.

5. Level Unlock Rule

To receive Level 8 income and above:

The user must complete:

25 Direct Referrals within the first 7 levels.

If this condition is not completed:

- Level 8, 9, and 10 commissions are blocked.

6. Wallet System

All earnings are stored in the user's wallet.

Wallet Sources:

- Direct referral income
- Level income
- Bonus income (if added later)

Wallet Usage:

- Users can use wallet balance for new member registrations.

7. User Registration Fields

User Registration Fields:

- Full Name
- PAN Number
- Mobile Number
- Password
- Address

Login Fields:

- Mobile Number
- Password

8. KYC Verification

Users must complete KYC before withdrawing funds.

KYC Fields:

Aadhar Number

Aadhar Card Front Image

Aadhar Card Back Image

PAN Number

PAN Card Front Image

After KYC submission:

Admin verifies and approves KYC.

Only approved users can withdraw money.

9. Admin Approval Process

After registration:

1. User registers.
2. Admin verifies user details.
3. Admin approves account.

4. Only after approval the payment is accepted and matrix placement is done.

10. Withdrawal System

Users can request withdrawals from their wallet.

Conditions:

- KYC must be approved.
- Minimum withdrawal limit can be configured.

Admin Panel:

- Admin reviews withdrawal requests
- Admin approves or rejects withdrawals

11. Admin Panel Features

Admin Panel Capabilities:

User Management

- View users
- Approve users
- Block users

Payment Management

- View registration payments
- Verify payments

KYC Management

- View KYC documents

- Approve / Reject KYC

Withdrawal Management

- Approve withdrawal requests

Matrix Tree View

- View MLM network structure

Wallet Monitoring

- Track user earnings

12. Admin Dashboard Graphs

Admin dashboard will include:

Total Users Graph

Daily Registrations

Total Revenue

Withdrawal Requests

Active Users

Charts:

- Line Charts
- Pie Charts
- Bar Charts

13. Database Collections

MongoDB Collections:

users

wallets

transactions

referrals

kyc

withdrawals

matrix_tree

14. Security Measures

Security features:

- Password hashing using bcrypt
- JWT authentication
- Input validation
- Admin role access control

15. Future Enhancements

Possible future features:

- Mobile App
- Automated payment gateway
- SMS Notifications
- Email Notifications
- Rank based bonuses
- Auto pool income