A FIELD GUIDE FROM A WORKING PARTNER · SEPTEMBER 2026

The Ultimate Guide to Being a Whop Affiliate

How Whop's two programs really pay, how attribution actually works, what it costs, the systems play that turns one relationship into a book of businesses, and the mistakes that get partners nothing.

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Pictured: Aden Trano, Whop's Head of Services, and the author.
Grapevine, Texas · September 2, 2026

v1.0 · September 4, 2026 · Whop is a trademark of Whop, Inc. This guide is independent and was not paid for or reviewed by Whop.

BEFORE YOU READ

Who this is for, and how it was made

This is the guide I wanted on the day I was approved as a Whop Partner and could not find. Everything in it is either quoted from Whop's own pages, confirmed in writing by Whop support against my live account, or clearly marked as my estimate.

Read it if you are

- A creator, coach or community owner who wants to earn on products you already recommend.
- An agency, consultant, franchisor, association or software vendor who sits across from many business owners.
- A service business owner deciding whether to move payments and financing to Whop, and who to sign up through.
- Anyone who read "30% for life" and wants to know what that is in dollars.

How to use it

- Pages 4–5 are the twelve things that decide whether you make money. Read those first.
- Pages 9–14 are the programs and the math. Pages 18–20 are attribution, the part nobody explains.
- Pages 21–23 are the systems play, which is where the real money is.
- Pages 28–30 are the plan, the scripts and the tracking. Start there if you already know Whop.

How to read the tags

VERIFIED quoted from a public Whop page, linked in Resources.

SUPPORT confirmed in writing by Whop support on Sept 4, 2026, checked against my own account.

ESTIMATE my assumption, stated as a number you can change.

UNKNOWN nobody at Whop has said, and I have asked.

Disclosure, up front

I am a Whop Partner. If you create a Whop account through my link, Whop pays me a share of its own profit on that account. Your pricing is identical either way. Whop did not pay for or review this guide. The link is **whop.com/start/?a=thedennisyu**, and it appears throughout because that is how this works.

What is deliberately not here

No income screenshots from strangers, no "I made $X in 30 days," no stock art. The photos are mine. The numbers are Whop's or clearly mine.

CONTENTS

What is in here

The twelve things that decide whether you earn 4
How this started: a golf course and a box of Pro V1s 6
What Whop is, in numbers 7
The stack a business can run on Whop 8
Two programs, side by side 9
Consumer affiliates: how it works 10
Whop Partners: how it works 11
What a partner record actually says 12
The money math 13
The second tier 14
Fees: the honest table 15
Financing at the estimate 16
The financing gate and the BNPL caveat 17
Attribution: settled versus open 18
The manual referral SOP 19
The pixel: what it does and does not 20
The systems play 21
Whop inside HighLevel 22
Who to go after, ranked 23
Proof: 52 stories by industry 24
Eight stories worth copying 25
The content architecture 26
The "through us" offer 27
The 30-day plan 28
Scripts that do not sound like selling 29
Tracking that proves it 30
Rules that keep you in the program 31
Ten mistakes 32
Frequently asked questions 33
Working with Whop support 35
Resources and sources 36
About the author 37

One sentence version. Whop pays partners a share of its own gross profit on every business they refer, for as long as the business stays; the money is small per merchant and large per system, and the only attribution you can rely on today is the manual referral form.

START HERE

Twelve things most affiliates get wrong

Non-obvious, and each one changed what I built. If you only read two pages, read these.

1. **There are two programs and they pay on different things** VERIFIED

   Consumer affiliates earn a commission on a product sale (30% by default, set by each seller). Partners earn up to 30% of Whop's gross profit on a whole business, recurring. People mix them up and then wonder why the numbers do not match.

   Do: Read both program pages and write one sentence of your own for each before you promote either.

2. **Per merchant the money is small; per system it is enormous** ESTIMATE

   A $1 million-a-year plumber on plain card processing is worth roughly $1,800 a year to a partner at a 0.6% margin assumption. A platform with 500 such merchants is roughly $900,000 a year. Chase systems, not storefronts.

   Do: List every person you know who controls a room of businesses; that list is the business plan.

3. **The form locks attribution; the link is undocumented** SUPPORT

   Whop support confirmed the manual 'Refer a business' form locks attribution the moment you submit it. It also confirmed that first-click versus last-click and the window for the link are not documented anywhere. Use the form for anyone you have spoken to.

   Do: Submit the form for anyone you have already spoken to, before they click anything.

4. **You can refer yourself, and you should** SUPPORT

   My own business is my first referral, and Whop confirmed the record is active. Migrate one product, take one payment, and you have both a referral and your first honest story.

   Do: Refer your own business today; take one payment this week.

5. **The second tier is a flat 10%, and it needs no special link** SUPPORT

   Anyone you referred at any point who later becomes a partner pays you 10% of Whop's gross profit on their referrals. That makes every buyer, creator and agency you send a future override, not just a customer.

   Do: Publish a 'become a partner under me' page next to your 'sign up through me' page.

6. **The pixel measures; the link earns** VERIFIED

   The Whop pixel attributes conversions for your own store and feeds Whop Ads. It contributes nothing to partner credit. Install it, but never confuse it with attribution.

   Do: Install the pixel for measurement; stop expecting it to earn.

Erratum, Sept 5, 2026: Whop support withdrew the 10% second-tier figure on this page the same evening it gave it.
Whop has not published the rate; 10% is now Dennis's modelling assumption, not a confirmed figure. Full note: page 39.

7 Financing is the pitch; the 20 basis points are not VERIFIED

Whop's card rate is 2.7% + 30¢ against Stripe's 2.9% + 30¢. That saves a $1 million business about $2,000 a year. A financing option on the estimate is what moves close rates; that is the sentence to lead with.

Do: Lead every conversation with the estimate and the close rate, not the rate card.

8 Whop installs inside HighLevel, per sub-account VERIFIED

An agency with 40 clients on HighLevel is not one referral. Each client sub-account that adopts Whop as its payment provider is a Whop business, and businesses are what the program pays on.

Do: Ask every agency you know one question: are your clients on HighLevel?

9 Do not buy ads on Whop's name VERIFIED

Whop's Earnings Terms prohibit paid ads on 'Whop,' 'Whop discount,' 'Whop coupon' or misspellings without written approval. It is the fastest way to lose the account.

Do: Never bid on Whop's brand terms; put the budget into your own content.

10 The public terms still say six months; your record says fifty years SUPPORT

whop.com/earnings-terms carries a six-month clause for seller referrals. My live record expires 50 years out. Support called the terms page one that has not caught up. Get the governing document in writing before you promise 'for life' on a stage.

Do: Email support and ask which document governs; keep the reply.

11 Whop's support replies from an address that bounces SUPPORT

Answers come from support@support.whop.com and replies fail. Start a fresh email to support@whop.com every time and reference the prior subject. It is a real gap, and I told them so.

Do: Start a new email to support@whop.com each time; never reply.

12 Your content is the asset Whop cannot give you ESTIMATE

Whop gives you a link. It does not give you 52 retold case studies, 14 industry pages, a calculator and a private group. Those are what make a business choose your link over the same link from anyone else.

Do: Build one hub, one page per audience, one story per proof point.

> **The test I use for every idea in this guide:** does it create a referred business, or does it just create activity? A pixel audience is activity. A manual referral for a contractor you had coffee with is a business.

THE ORIGIN

A golf course, a box of Pro V1s, and one sentence

Aden Trano, Whop's Head of Services, and me at the clubhouse in Grapevine, Texas, September 2, 2026. His cap is the Whop mark.

The Whop golf balls: a box of Pro V1s in the room, Frisco, September 1.

Aden on the course at PGA Frisco, September 3.

Aden and I played three days of golf in Texas the first week of September at the Sphere Rocket Open, the golf mastermind Justin Nelson of Sphere Rocket VA hosts; Whop was a sponsor and Justin is himself a Whop partner who moved an eight-figure business off Stripe. Somewhere on the back nine Aden said the thing this whole guide is built on: the biggest gap for the trades is not the processing fee, it is that contractors lose the job at the estimate because they cannot offer financing, and Whop puts the financing option on the checkout link. He also said something about the partner program that most people miss: if a business is going to sign up for Whop anyway, signing up through a partner costs it nothing and gets it more, so the only question is what the partner adds.

I signed up as a partner on September 4, referred my own company first, published a library of Whop's customer stories retold by industry, and asked Whop support eight questions about attribution the same afternoon. The answers, the numbers and the mistakes are on the pages that follow.

Me, same course, same afternoon.

Why the photos are here. Anyone can write about a partner program. I wanted you to see that this comes from a real relationship with the people who run it, from three days in a foursome, and from a partner account that exists, not from a template. Every other image in this guide is a screenshot of my own account or a page I published.

THE PLATFORM

What Whop is, in numbers

Whop is a Brooklyn-based commerce platform where a business runs checkout, memberships, courses, communities, affiliates, payouts, financing and ads on one account. The scale is the reason a partner program on its gross profit is worth your time.

~$4B
annual commerce on the platform (Fortune, Jun 2026)

~22M
users (Fortune, Jun 2026)

$1.6B
valuation after Tether's $200M investment (Feb 2026)

$3B+
annual payouts to 144 countries (Whop, Mar 2026)

$10M+
paid to partners at the August 2026 launch (Whop)

30,000+
active consumer affiliates (Whop, Jan 2026)

The people

Founded by Steven Schwartz (CEO), Cameron Zoub (CGO) and Jack Sharkey (CTO); headquarters in the Domino Sugar Refinery in Williamsburg, Brooklyn; roughly 120 employees as of mid-2026.

The programs

Whop Affiliates launched for consumers years ago and reached 30,000 active affiliates by January 2026. Whop Partners, the business-referral program this guide is mostly about, launched on August 19, 2026.

The pitch to businesses, in Whop's words

Same card rate whether you go direct or through a partner (2.7% + 30¢ domestic, no monthly fee), financing at checkout once you qualify, migration help off your old processor, and one dashboard for everything you sell.

> **What that means for you as an affiliate.** You are not selling a discount. You are selling a mechanism, and being the person who helps set it up.

WHAT A REFERRED BUSINESS ACTUALLY USES

The stack, and where Whop's margin comes from

A partner is paid on Whop's gross profit, so it pays to know which parts of the stack carry margin. Plain card processing carries the least; memberships, financing, ads and Content Rewards carry more.

Checkout & invoices
links, embeds, Tap to Pay

Memberships & courses
access on payment

Communities
chat, forums, Discord

Affiliates
30% default, per-affiliate rates

Content Rewards
pay clippers per 1,000 views

Payouts
bank, crypto, Venmo, Cash App

Financing / BNPL
Klarna, Afterpay, Sezzle, Splitit, ClarityPay, Climb

Whop Ads
Meta today; TikTok, Google, Snap, X, Reddit coming

Integrations
HighLevel, Shopify, Zapier, API

Where the margin is thin

Card processing at 2.7% + 30¢: Whop pays interchange and network fees out of that, so its gross profit on a plain card transaction is a fraction of a percent of volume. I model 0.6% and show the range on page 13.

Where the margin is thicker

Optional layers (managed tax 2%, orchestration 0.8%, billing 0.5%, affiliate processing 1.25%), Content Rewards (Whop charges 10% on those payouts), Whop Ads (1% of spend goes to the partner directly), instant payouts (4% + $1) and financing. A business that uses more of the stack is worth more to its partner.

Practical consequence. Refer the business, then help it turn on the parts of the stack that fit. That is why the bonus I offer is setup work, not a gift card.

THE MAP

Two programs, side by side

	WHOP AFFILIATES (CONSUMER)	WHOP PARTNERS (BUSINESS REFERRAL)
What you refer	A buyer to a specific product (a course, a community, a tool)	A business that creates a Whop account and sells on it
What you earn	A commission on each sale, 30% by default; each seller sets its own rate and can set per-affiliate rates	Up to 30% of Whop's gross profit on the business, recurring, plus 1% of its Whop Ads spend, plus a 10% second tier
How long	Per purchase, including recurring payments where the seller allows	Dashboard and my own record: for the life of the business (50-year expiry on my record). Public Earnings Terms still show a six-month clause; see page 18
How attribution works	Link with `?a=username`; 30-day cookie window by default	Link (`whop.com/start/?a=username`) or the manual referral form; the form locks on submit, the link's click model is undocumented
When you are paid	After a 30-day waiting period; clawed back on refund, dispute or fraud	Earnings appear against each referred business's payments; treat the 30-day hold and clawbacks as the default until told otherwise
Where you join	Affiliates tab in your Whop dashboard, or any product's affiliate offer	Partners tab in your dashboard (whop.com/partners); Whop approves
Second tier	None at the product level; Whop's docs say it does not support sub-affiliates on merchant programs	Yes: 10% of Whop's gross profit on businesses referred by partners you referred
Best for	Creators with an audience that buys specific products	Anyone who sits across from business owners: agencies, coaches, franchisors, associations, software vendors

Do both, with one identity

Your Whop username is the same in both programs. The consumer program earns on what your audience buys today; the partner program earns on what your audience builds. The people who join a community you promote are the same people who launch a business on Whop six months later, and the second tier is how that pays you.

The number to remember

Consumer commissions are a percentage of a sale. Partner earnings are a percentage of Whop's profit on a business. On a $1,000 course sale, an affiliate at 30% earns $300. On a business doing $1 million a year in card volume, a partner earns roughly $1,800 a year at my margin assumption, every year. Different shapes; both real.

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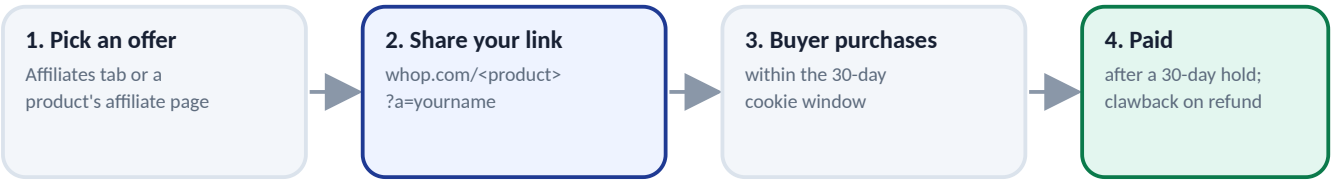
PROGRAM ONE

Consumer affiliates: the part most people already know



The rules that matter

- **Rate.** 30% by default; sellers can change it, set global versus member rates, and set per-affiliate rates. VERIFIED
- **Window.** Whop stores an affiliate cookie with a 30-day attribution window by default; the purchase must happen inside it. VERIFIED
- **Hold.** A 30-day waiting period between the purchase and your commission. VERIFIED
- **Clawback.** A refund, dispute or fraud flag returns the commission to the business. VERIFIED
- **Tracking.** Unique links per product; clicks, conversions and payouts visible in your stats. VERIFIED

What is not published

- Whether a later affiliate link overrides an earlier one inside the window. UNKNOWN
- Sub-affiliates on a merchant's program: Whop's developer docs say it does not support them. VERIFIED

> **How I use it.** I only promote products I would use, and I put the link where the reader already decided: at the end of a story about that exact product, never in a list of twenty. The consumer program is the trust test for the partner program; the same people become businesses.

Where consumer affiliates go wrong

They treat it as arbitrage. Whop's own announcement that 30,000 affiliates are active is a signal that the easy money is competed away; what remains is the audience you already have and the products you can honestly explain. Whop's terms also bar paid ads on Whop's brand terms, so the "buy the keyword" playbook is off the table.

PROGRAM TWO

Whop Partners: the program launched August 19, 2026

Apply
Partners tab in your dashboard; Whop approves

→

Refer a business
link: whop.com/start/?a= or the manual form

→

They sell on Whop
card volume, memberships, ads, transfers, interchange

→

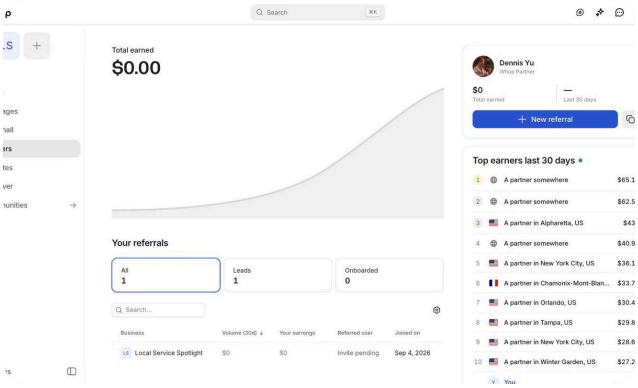
You are paid
30% of Whop's profit, 1% of ad spend

What Whop says it pays

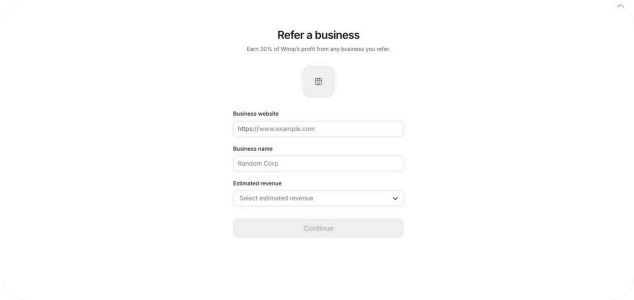
- "Earn 30% of Whop's profit from any business you refer" (the refer-a-business form, right). VERIFIED
- 1% of the business's Whop Ads spend. VERIFIED
- A share on businesses referred by partners you referred: 10%. SUPPORT
- Four income sources on the account: sales profit, ad spend, balance transfers, card interchange. VERIFIED
- More than $10 million paid to partners as of launch. VERIFIED

What the dashboard shows

Total earned, a referrals table (business, 30-day volume, your earnings, referred user, join date), a "New referral" button, a copy-link button, and a top-earners board. On September 4 the top ten showed $27,000 to $65,000 for the trailing 30 days. That board is the most useful public number Whop publishes: it tells you what a partner who has been at it since launch can do in a month.



My partner dashboard, Sept 4, 2026: approved, one referral (my own company), earnings $0 on day one. Honest starting point.



The manual referral form: website, name, revenue estimate, then the owner's email. Whop creates the business and emails the invite.

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STRAIGHT FROM THE ACCOUNT

What a partner record actually says

I asked Whop support to check my own referral record rather than quote a marketing page. This is what a live Whop Partners record looks like, as described by support on September 4, 2026.

Referral: Local Service Spotlight

Status	active (not pending)
First-tier partner	my own account
Started	September 4, 2026
Expires	50 years out
Sales	30% of Whop's profit
Balance transfers	30%
Card interchange	30%
Ad spend	1%

Source: Whop support, written reply, Sept 4, 2026, 3:45 PM PT. SUPPORT

Three things this settles

- **Self-referral is permitted.** The first business you refer can be your own, and it counts. If you sell anything, this is your first $0-cost referral and your first story.
- **"For life" is what the system does today.** A 50-year expiry is the platform's way of saying the account pays as long as it exists. The public Earnings Terms still say six months for seller referrals; support called that page one that has not caught up, and I have asked for the governing document in writing.
- **Four lines, not one.** The 30% applies to Whop's profit on sales, on transfers and on card interchange. The 1% on ad spend is separate. A business that uses cards, moves balances and runs ads pays you on all four.

What it does not settle. How much Whop's profit is on a given dollar of volume. That is the margin assumption on the next page, and it is the only estimate in the math.

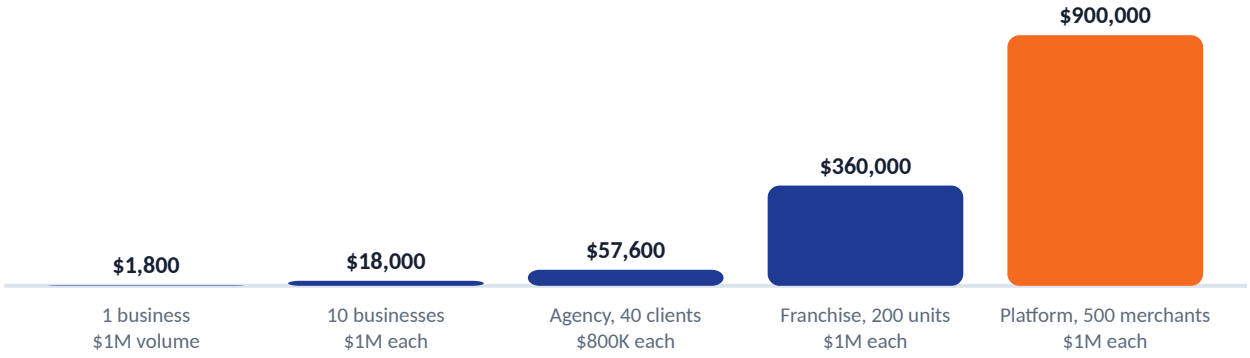
How to get your own record checked

Email support@whop.com from the address on your Whop account, give your username and the referred business name, and ask them to confirm status, rate lines and expiry. They answered mine in three minutes. Do not reply to the answer; see page 35.

DOLLARS, NOT PERCENTAGES

What 30% of gross profit means in dollars

Whop publishes the share, not its margin. One assumption drives everything below: Whop keeps about 0.6% of card volume as gross profit on plain processing after interchange and network fees. ESTIMATE

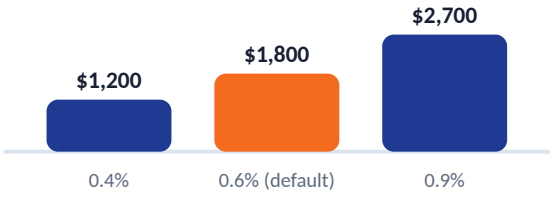


The formula

`businesses × volume × Whop margin × your share + businesses × ad spend × 1%`

At 0.6% margin and a 30% share, every $1 million of referred card volume is worth about **$1,800 a year**. Accounts that use memberships, financing, Content Rewards or ads carry more margin; nothing published lets me quote a number for those, so the knob stays at 0.6% and anything better is upside.

The margin knob



What one referred $1 million-a-year business is worth to you per year at three margin assumptions, 30% share, no ads.

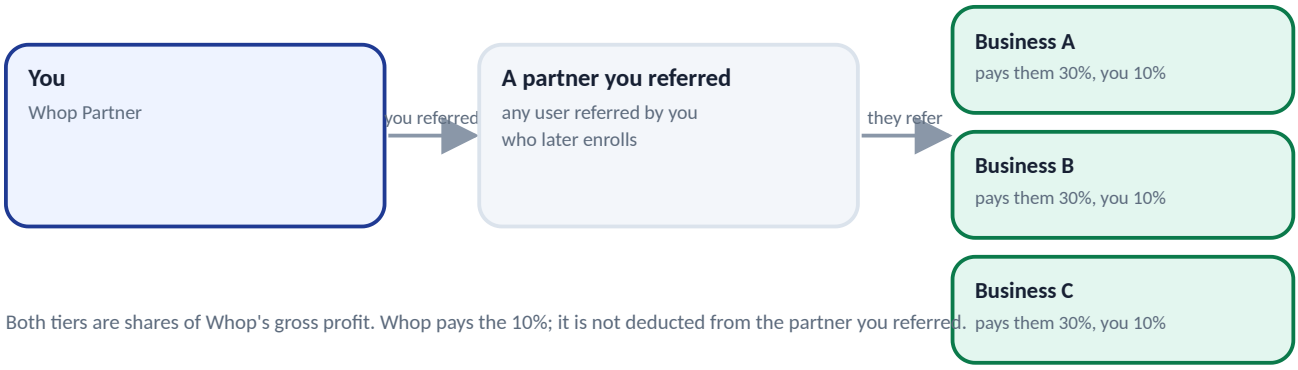
What the leaderboard implies

The top partner on September 4 showed about $65,000 for the trailing 30 days. At my assumption that is roughly $36 million of referred monthly volume, or a smaller book on the thicker parts of the stack. Either way, the partners at the top are not referring plumbers one at a time. They referred systems, or they are systems.

> **Rule of thumb.** One relationship should represent at least ten businesses before you spend a day on it. The exceptions are your own business and the people you already owe a favor.

THE OVERRIDE

The second tier: 10%, no special link, on people you referred years ago



Both tiers are shares of Whop's gross profit. Whop pays the 10%; it is not deducted from the partner you referred.

What support confirmed SUPPORT

- A second-tier credit applies when a user you referred onto Whop later becomes a partner and refers a business.
- The rate is a flat 10% of Whop's gross profit on those businesses, against up to 30% at the first tier.
- The person does not need to apply "through your link." They need to have been referred by you at some point and later enroll on their own.

What I have asked, still open UNKNOWN

- Whether a personal (buyer) account created through my link counts as "referred by you" for this purpose, or whether it requires a business.
- Whether the 10% is published anywhere I can cite.

Why this changes the strategy

Most affiliates think in one hop: refer a business, get paid on it. The second tier rewards a different habit: refer the people who will refer. An agency owner, a mastermind host, a software founder with customers, a franchisor. If they enroll as partners, every business they bring pays you 10% without you touching it.

At 0.6% margin, a partner you referred who builds a book of 50 businesses at $1 million each is worth about **$30,000 a year** to you. That is the same as referring 17 businesses yourself, for one conversation.

> **The move.** Every "sign up through me" page I publish now has a sibling: "become a partner under me." The second is the one that compounds.

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WHAT A REFERRED BUSINESS PAYS

Fees: the honest table

You cannot sell a business on savings it will not see. Whop's base rate is 20 basis points under Stripe; its optional layers can push the stack above Stripe. Lead with the mechanism and let the owner read this table.

LINE	WHOP	STRIPE	NOTES
Domestic card	2.7% + 30¢	2.9% + 30¢	Whop enterprise from 2.5% + 30¢; no monthly fee on either
Billing / subscriptions	+0.5% (optional)	+0.7% (Billing)	Only if switched on
Sales tax handling	+2% managed tax (optional)	+0.5% (Tax)	Whop's is a managed service; compare against what you pay an accountant
Payment orchestration	+0.8% (optional)	—	Routing across processors
Affiliate payout processing	+1.25% (optional)	—	Only on affiliate commissions you pay out
International / FX	+1.5% / +1%	+1.5% / +1%	Roughly comparable
Disputes	$15	$15	Same
Payouts	next-day ACH $2.50; instant 4% + $1	standard free; instant ~1.5%	Instant is expensive on Whop; use ACH
Content Rewards payouts	10% of payouts	—	Whop-only feature
Financed (BNPL) sale	see page 17	—	Whop's own pages disagree on the cost; get it in writing

On a $1 million-a-year business

Base rates only, $850 average ticket: Stripe about $29,353 a year, Whop about $27,353. The gap is about **$2,000**. Turn on managed tax and orchestration and Whop costs more than Stripe. Say so before the owner finds out.

The line to never say

"Whop is cheaper." It is 20 basis points cheaper on the card rate and can be more expensive on the stack. The honest sentence is "same ballpark on fees, and financing on the estimate." That sentence closes; the other one gets you a spreadsheet in reply.

THE MECHANISM

Financing at the estimate is the pitch

Estimate goes out as a link
text or email; the financing option is on the link

→

Homeowner picks monthly
applies with the provider on their phone; minutes

→

Business paid upfront
provider carries the balance on nearly every option

What the studies say

44%
close rate with multiple financing options, against a 25% baseline (Regions Bank / Brickyard, via FinMkt, Jun 2026)

68%
of homeowners cannot pay cash for a project over $5,000 (Improvifi, via HVACR Trends, Jul 2026)

44%
more spent per project on a payment plan (HFS Financial 2025, via FinMkt)

1 in 3
homeowners has used contractor financing; 75% know it exists (HVACR Trends)

Industry studies cited by those outlets, not Whop's numbers and not mine. Use them to decide whether to test financing, not as a promise.

What Whop's own customers say

Chopmen Tree Service, Vancouver, Washington: 0% down, up to $30,000, 36 months through ClarityPay, offered on the written quote; the crew is paid upfront.

Pinnacle NW Kitchen and Bath: 300-plus bathrooms; invoices with automatic follow-ups, deposits and change orders by checkout link, Tap to Pay on site, Klarna and Afterpay on the big jobs.

iTK9: 2,500-plus dogs trained; the checkout link goes out minutes after the sales call, with Splitit on the same link.

Whop's own claim: the average business sees a 27% increase in sales volume with buy-now-pay-later. VERIFIED

How to say it to an owner. "The number on your estimate is bigger than the family keeps in checking. Put a monthly option on the link you already send, get paid in full, and let the provider carry it. You need $30,000 of processing in 90 days to qualify, so start with the links this month."

QUALIFICATION AND COST

The gate, the providers, and the number Whop has not confirmed

To turn financing on, a business needs VERIFIED

- A verified Whop Payments account and a complete store page.
- A dispute rate under 2% over 90 days (Klarna requires under 1%).
- $30,000 processed from ten or more customers in the last 90 days, or 90 days of statements from the previous processor.
- A category outside gambling, sports betting, trading signals, credit offers and adult content.

Providers available in the US VERIFIED

ClarityPay	$500–$30,000, up to 36 months, 10–30% APR, or 0% up to $15,000 over 18 months
Climb	up to $42,750 over 5 years
Splitit	up to $20,000 ($40,000 approved), 0%, no credit check; 15% reserve held 180 days
Klarna / Afterpay	$10,000 over 24 months / $4,000 over 12 months
Sezzle / Zip	$2,500 / $1,500; Sezzle settles in 15 days
PayPal	Pay in 4 and PayPal Credit up to $10,000

The caveat, stated plainly

On what a financed sale costs the business, Whop's own pages disagree. Its February 26, 2026 buy-now-pay-later post says the BNPL fees are 15% plus Whop's processing fees, and in the same post that the business receives the full payment upfront minus standard processing fees. Its financing documentation lists no per-provider merchant fee and describes Splitit's 15% as a reserve returned after 180 days.

> **What I tell owners.** Model a financed job at 15% plus 2.7% + 30¢ and treat anything better as upside. On an $8,000 job that is a $1,417 fee and $6,583 kept upfront. If the real number is a reserve, not a fee, the job is worth $1,200 more; either way you were paid before the truck rolled.

I have asked Whop for the per-provider number in writing. When it arrives, the calculator on every one of my pages changes the same day.

Who carries the default risk

The provider, on nearly every option: Whop's documentation says ClarityPay and Sezzle have no recourse to the business. Splitit holds the reserve; SeQura (Europe) pays 88% upfront and 12% later. Read the provider line before you promise "no recourse" to an owner.

THE PART NOBODY EXPLAINS

Attribution: what is settled and what is not

QUESTION	ANSWER	STATUS
How is a business credited to me?	Two ways: your link (whop.com/start/?a=you, same mechanism as /network/?a=you) or the manual "Refer a business" form.	VERIFIED
When does the form lock?	The moment you submit it, before the owner claims the invite. Invite validity and re-sending are not published.	SUPPORT
First click or last click on the link?	Not documented. Support: "nothing published on first-click vs last-click, the click-to-signup window length, or cookie vs signed-in-account attachment."	UNKNOWN
Two partners touch the same owner?	Not documented; support could not say whether an earlier attribution holds or is overwritten.	UNKNOWN
Owner already has a buyer account, or a second business?	Not addressed anywhere support could find.	UNKNOWN
Do consumer-affiliate rules carry over?	No. The 30-day cookie is the product-affiliate program; Partners is a different mechanism.	SUPPORT
Does the pixel attribute referrals?	No. It measures your own store and feeds Whop Ads.	VERIFIED
Can I add a source parameter?	Only "a" is documented. No published support for a src parameter appearing in the dashboard; track source on your own end.	SUPPORT
Businesses created inside HighLevel?	The GHL integration is a payment provider for a business that already exists on Whop; it is not itself a referral event. A new business signing up through your link inside a GHL funnel follows the same undocumented link rules.	SUPPORT
Which terms govern?	Earnings Terms say six months for seller referrals; Partners pages and live records say life of the business. Support: the terms page "hasn't caught up," not a binding answer.	UNKNOWN

The operating rule that follows. Anyone you have spoken to goes in through the form, today, before they click anything. The link is for strangers who find your content. Scale the form, not the link, until Whop publishes the click model.

THE ONLY ATTRIBUTION YOU CAN RELY ON TODAY

The manual referral SOP

Why the form beats the link

- It locks on submit. The link's window and click model are not published.
- It survives the owner clicking someone else's link later, as far as anything Whop has said.
- It works for owners who already have a personal Whop account, which the link may not.
- It gives you a timestamped record in your dashboard to dispute from if a business ever shows up unattributed.

Fields to collect before you submit

- [ ] Business website (Whop requires it)
- [ ] Business name as the owner writes it
- [ ] Estimated annual revenue band
- [ ] The email the owner actually reads (not info@)
- [ ] Phone, because the invite lands in spam half the time

The tracker row

Owner	name, email, phone
Business	name, site, revenue band, category
Path	form / link / GHL sub-account
Dates	submitted, claimed, first payment
Stack	cards, financing, memberships, ads on/off
Bonus	brand analysis, plumbing, content, agents: scheduled / done
Story	written / published / linked

> **The 14-day rule.** A referred business that has not taken a payment in 14 days is not a referral; it is a lead. The invite gets claimed when you are on the phone with the owner while they do it. Do that call.

MEASUREMENT

The pixel measures. The link earns.

What the pixel is for VERIFIED

- A loader from t.whop.tw scoped to your business id; it fires `page` on load and standard events such as `lead`, `purchase`, `view_content`, plus any custom name.
- Whop matches events across the pixel, checkout, browser signals and its own payment data, so conversions for your store are attributed without third-party cookies.
- Whop Ads runs Meta campaigns through Whop's agency accounts (TikTok, Google, Snap, X and Reddit are "coming soon"), free to use, and advertises retargeting audiences such as high-intent visitors and abandoned carts.

What I did with it

Installed it site-wide on twelve of my sites and page-level on the rest, and wired every partner-link click, partner-apply click and "I signed up" click to fire an event carrying `audience`, `site` and `page`. That is my source breakdown, since Whop's dashboard does not give one.

What it will not do

- Give you partner credit. Nothing in the docs, the blog, the terms or the dashboard connects pixel events to referrals.
- Build an audience worth anything unless your sites have traffic. My whole network is about 800 organic visits a month; the audience is in my list and my rooms, not my pixel.
- Earn the 1% on ads. That line pays on ads the referred business runs, not on ads you run.

> **What I told Whop, in writing.** The pixel does nothing for a partner. If that is by design, say so. If you want partners sending real volume, a source parameter or a per-link breakdown in the partner dashboard is the single most useful thing you could ship. Whop's own suggestion, a redirect per site and our own analytics, is a workaround for something the dashboard should show.

WHERE THE MONEY IS

The systems play: one relationship, three compounding lines

Why systems, not storefronts

The partner program pays on Whop businesses. A system is anything that already holds many businesses: an agency's client book, a franchise's units, an association's members, a software product's customers, a coaching program's graduates. Refer the owner of the system, help the owner enroll as a partner, and every business inside the system becomes either your tier one or your tier two.

What HighLevel taught me

HighLevel became the agency default by paying affiliates 40% recurring and letting them white-label it; the affiliates built the distribution. I recommended it to hundreds of agencies and was never in the program early, which means I built someone else's compounding line for free. Whop Partners is the same shape at the payment layer, three weeks old, with a second tier. You cannot be early to HighLevel again. You can be early here.

The deal structure that works

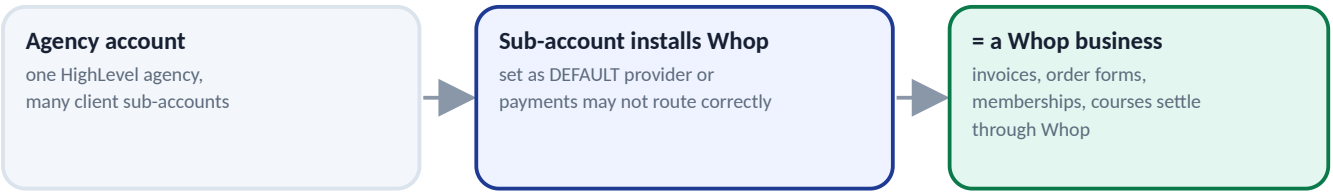
1. **Refer the system owner's own business directly.** Tier one for you, and it gives them a reason to learn the platform.
2. **Enroll them as a partner.** Their merchants become their tier one and your tier two. You keep the relationship; they keep the 30%.
3. **Give them the kit.** The story library, the industry pages, the scripts, the install checklist. A partner who has to write their own case for Whop never gets around to it.

> **Do not touch.** Platforms that are payment processors themselves, and anyone whose business is gambling, betting, trading signals, credit or adult. The first is a conflict; the rest are excluded from financing and some from the platform.

Erratum, Sept 5, 2026: Whop support withdrew the 10% second-tier figure on this page the same evening it gave it.
Whop has not published the rate; 10% is now Dennis's modelling assumption, not a confirmed figure. Full note: page 39.

THE MULTIPLIER

Whop inside HighLevel: forty clients is forty businesses



What the integration does VERIFIED

- Whop installs per HighLevel sub-account ("sub-account scoped") as a payment provider.
- It must be set as the default provider in that sub-account, or, in Whop's words, payments may not route correctly.
- Invoices, order forms, memberships and courses in that sub-account then settle through Whop. The client sees nothing different; the rails changed underneath.

What support clarified SUPPORT

The integration connects a business that already exists on Whop. Installing it is not itself a referral event; the business has to be created on Whop first, through your link or the form. Create the Whop business, then install.

The install checklist an agency runs

- [ ] Create the client's Whop business through the partner's link, or submit the form.
- [ ] In the client sub-account, install Whop and set it as the default provider.
- [ ] Run a $1 invoice; screenshot the settlement.
- [ ] Move recurring invoices and order forms; leave the CRM alone.
- [ ] Log the sub-account in the referral tracker with the business id.
- [ ] Repeat across the book, one client a day.

> **Attribution inside GHL.** Because the link's click model is undocumented, an agency should submit its clients through the form, not send them a link inside a funnel. Ten minutes per client; it removes the only real risk.

TARGETS

Who to go after, ranked by businesses per conversation

TARGET	WHY	BUSINESSES PER RELATIONSHIP	YOUR LINE
Agencies on HighLevel	Every client sub-account is a Whop business once Whop is the provider; agencies already sell "payments" as part of the stack.	20–200	tier 2 (they partner) + GHL 40%
Franchisors and dealer networks	One decision, many units; financing at the estimate is a franchise-level advantage.	50–500	tier 1 or 2
Associations and buying groups	Members trust the association's vendor list; a webinar reaches hundreds of owners at once.	100–2,000	tier 2
Coaching programs with owner-members	Graduates all sell something; the host becomes a partner, the members become businesses.	30–300	tier 2
Software vendors with merchant customers	Whop's embedded checkout and payouts replace what they would otherwise build (Cal.com, Replit, SideShift).	100–100,000	tier 1
Mastermind hosts	A room of owners who act on recommendations the same week.	10–50	tier 1 + tier 2
Your own clients	You already have their trust and their payment data; the form takes ten minutes.	1 each	tier 1
Individual creators	Good for the consumer program and for the second tier later; slow for tier one.	1	affiliate + future tier 2

The room test

Before you spend a day, ask: does this person control a room that businesses walk into? If yes, they are a partner candidate and the goal is to enroll them. If no, they are a referral and the goal is the form.

The "already on Whop" problem

Some of the best targets already have a Whop account as a buyer. Whether the link attributes a new business from an existing account is undocumented; the form is the answer again. Ask "do you already have a Whop login?" first.

EVIDENCE

Proof: 52 Whop customer stories, retold by industry

I read every case study Whop has published, kept only the numbers Whop itself printed, dropped the eighteen betting and trading communities on purpose, and retold the rest by industry with a "what to copy" section on each. They live at dennisyu.com/whop and every industry page links to its stories.

Tree services
1 story · dennisyu.com/whop/

Remodeling
1 story · dennisyu.com/whop/

Dog training
1 story · dennisyu.com/whop/

Auto services
1 story · dennisyu.com/whop/

Tattoo artists
1 story · dennisyu.com/whop/

Local retail
2 stories · dennisyu.com/whop/

Fulfillment & ops
3 stories · dennisyu.com/whop/

Agencies
6 stories · dennisyu.com/whop/

Coaches & consultants
7 stories · dennisyu.com/whop/

Software & SaaS
7 stories · dennisyu.com/whop/

Creators & clipping
8 stories · dennisyu.com/whop/

Communities & memberships
7 stories · dennisyu.com/whop/

Ecommerce
3 stories · dennisyu.com/whop/

Education & students
4 stories · dennisyu.com/whop/

Why retell instead of link

A prospect does not read Whop's marketing site; they read a page from someone they follow, in their own trade's language, that ends with a link. A retold story with a mechanism diagram, the honest fee table and a "who this is not for" paragraph converts because it does not look like a sales page. It looks like the guide the owner was searching for.

What each story page carries

- Only numbers Whop published; at most two verbatim quotes.
- A before → on Whop → after diagram, above the fold.
- "What I would tell a peer to copy" and "who this is not for."
- The offer, the disclosure, and the source link with my affiliate code.

EVIDENCE

Eight stories worth copying, with Whop's numbers only

Chopmen Tree Service FINANCING

0% down, up to $30,000, 36 months through ClarityPay on the written quote; crew paid upfront.

Pinnacle NW Kitchen and Bath HOME SERVICES

300-plus bathrooms; invoices that chase themselves, deposits by link, Tap to Pay, Klarna and Afterpay on big jobs.

iTK9 FINANCING

2,500-plus dogs trained; the checkout link goes out minutes after the sales call, Splitit on the same link.

Viral Coach AGENCY

3,000-plus clients across 250-plus industries; contracts, payments and client management on Whop, run from Palmer, Alaska.

Airrack's ClipFarm CREATORS

A $250,000-a-month clipping operation paying clippers per view through Content Rewards.

SideShift PLATFORM

850,000-plus creators paid through Whop's embedded payouts: bank, crypto, Venmo, Cash App.

Cal.com SOFTWARE

20,000-plus customers can be paid before the appointment through embedded checkout.

Shelby Haas COACHING

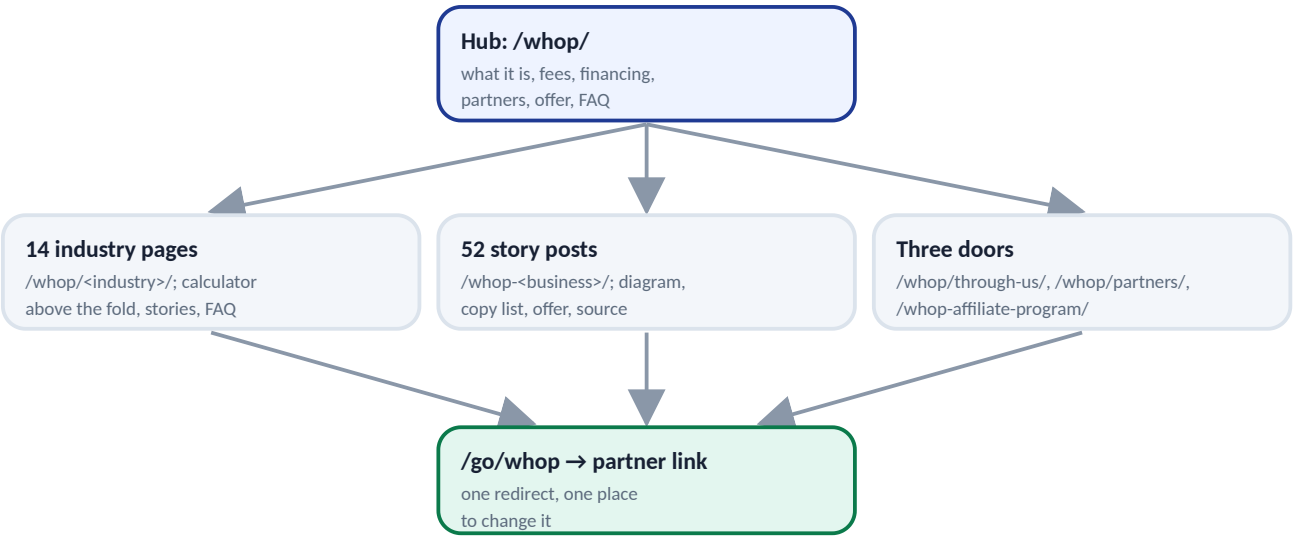
$1 million a month teaching remote sales, confirmed by Fortune, sold as courses, coaching and community.

How to use a story in a conversation. Pick the one in the owner's trade or the closest mechanism. Send the page, not a summary. Follow with one sentence: "That is the same link you already send with the estimate, with a monthly option on it." Then stop talking.

Every story above is a retelling of a Whop-published case study, with a source link on the page. Full list and industry pages: dennisyu.com/whop.

BUILD ONCE, LINK EVERYWHERE

The content architecture: 70 URLs, one redirect



The rules the library follows

- The visual or interactive element sits in the first screen: the calculator on hub and industry pages, the mechanism diagram directly under the summary on stories.
- Every page ends with the offer, the disclosure and the link; every whop.com link carries the affiliate code.
- One redirect, /go/whop, so the partner link can change in one place.
- A click tracker fires `partner_link_click`, `partner_apply_click` and `lead` events with audience, site and page.

The network version

Fourteen audience-specific landing pages at /whop/ on my sites (home services, HVAC, roofing, landscaping, painting, pest control, concrete, pressure washing, dumpster rental, law firms, AI builders, dunkers, athletes, agencies), each with its own calculator defaults and flow diagram, all pointing at the same link and the same two doors.

> **The thing to copy.** Not the count. The structure: one hub, one page per audience you actually talk to, one story per proof point, one redirect. Ten pages built this way beat a hundred posts that all say "Whop is great."

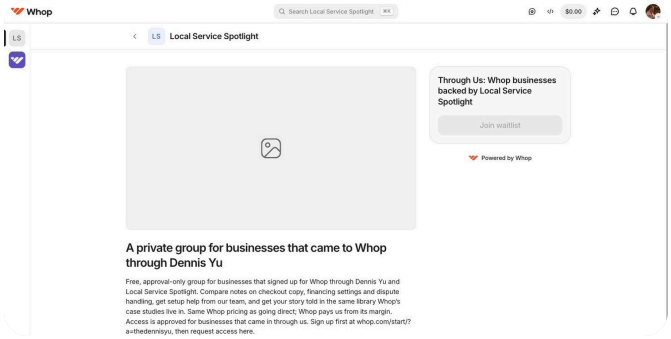
ADEN'S SENTENCE, AS A PAGE

The "through us" offer: same price, so the partner has to add

	DIRECT	THROUGH A PARTNER
Card rate	2.7% + 30¢	2.7% + 30¢
Monthly fee	none	none
Financing, invoices, Tap to Pay	included	included
Whop support	24/7 chat and email	24/7 chat and email
Setup and migration help	Whop's team	**Whop's team plus ours**
Brand analysis, tracking, content	not included	**included, free**
Private group of peers	no	**yes, approval-gated**
Who is paid	nobody	**Whop pays us from its margin**

What I add, and why it is free

Whop pays me a share of its margin on every account that comes through my link. That share is the budget. I put it back into the business as the work I normally charge for: a personal brand analysis, GA4 and Tag Manager and Search Console installed and verified, a Content Factory run from one recording, and the agents that keep it going. When the business's first payment runs, it gets an invitation to a private, approval-gated group on Whop with the other businesses that came in the same way.



The group, live on Whop: free, waitlist-approved, chat and forum. Dogfooding the platform I recommend.

Your version. The offer does not have to be mine. It has to be something the business would pay for, delivered by you, funded by the partner share. A bookkeeper can offer a clean migration; a designer can offer the checkout page; a coach can offer the first month of the community. The price column stays identical either way, so the offer is the whole pitch.

EXECUTION

The 30-day plan

Week 1: become the first referral

- Apply at whop.com/partners; copy your link.
- Refer your own business through the form; create it; move one product; take one real payment.
- Email support to confirm your record's status, rate lines and expiry.
- Write the migration up as your first story, with the screenshots.

Week 2: the form, not the link

- List every business owner who already trusts you; ask "do you already have a Whop login?"
- Submit ten through the form; call each while they claim the invite.
- Publish your hub page: what Whop is, fees, financing, the offer, the disclosure.
- Start the tracker; log every row.

Week 3: the systems

- Name five people who control a room of businesses; book five calls.
- Offer the deal structure on page 21: refer their business, enroll them as a partner, hand them the kit.
- Publish one industry page for each room you are entering.
- Install the pixel and the click tracker so you know which page produced what.

Week 4: compound

- Publish the "through us" page and the "partner under me" page.
- Ask the first referred businesses for a sentence and a photo; publish their story.
- Review the dashboard: which referrals processed, which did not, why.
- Send Whop support the questions you could not answer; document the replies.

10
form referrals submitted by day 14, calls made while they claim

5
system owners in a conversation by day 21

1
published story from a real referred business by day 30

What to skip. Ads on Whop's name (prohibited), a fleet-wide pixel roll-out (adds nothing without traffic), and any promise about "for life" until the governing terms are in writing.

WORDS THAT WORK

Scripts that do not sound like selling

Text to a client or friend who owns a business

> Quick one — we moved our own checkout to Whop: 2.7% + 30¢ (Stripe is 2.9% + 30¢), financing on the estimate link, paid upfront. If you want it on your quotes, reply YES and we set it up free. No contract, same price as going direct.

Text to an agency owner

> Whop now installs inside HighLevel as the payment provider, per sub-account. Every client you move is a business Whop pays you on, for as long as they stay. I'll send you the install checklist and the case studies; want the partner link or the referral form?

The "already decided" line (Aden's)

> If you're going to sign up anyway, sign up through us. Same price, Whop pays us from its margin, and you get a team that already did this.

From the stage

> The estimate is on the kitchen table. The number is bigger than the family keeps in checking. The owner either walks, or becomes a lender with no underwriting. Whop puts a monthly option on the link the owner already sends, and pays the owner in full. That is the whole mechanism. The fee is a rounding error next to the close rate.

Email to a mastermind host

> Your members all sell something. Whop launched a partner program in August that pays a share of its profit on every business referred, for as long as the business stays, with a second tier. I'd like to make you the partner of record for your room and hand you the library and the scripts. Fifteen minutes this week?

Voicemail while they claim the invite

> It's Dennis. Whop just emailed you an invite from me; the subject says my name. Claim it, then call me back and we'll take your first payment together in ten minutes.

What to never say

- "Whop is cheaper." (Page 15.)
- "No recourse on financing." (Provider-specific; page 17.)
- "Guaranteed for life." (Terms conflict; page 18.)
- "I get paid nothing." (You get paid by Whop; say so.)

MEASUREMENT

Tracking that proves it, since Whop's dashboard will not

Three layers

1. **Whop's dashboard.** The source of truth for what you are paid: referred business, 30-day volume, your earnings, join date. It does not show which page or link produced the referral.
2. **Your event log.** The Whop pixel with custom properties on every partner-link click, apply click and lead: `audience` (merchant or partner), `site`, `page`. Add GA4 through Tag Manager with the same events so you have a second copy you control.
3. **Your tracker.** One row per referral (page 19). Reconcile it against the dashboard weekly; anything in the tracker that never appears in the dashboard is a support ticket with a timestamp.

What one event looks like

```
whop.track("partner_link_click",
{event_id:"plc-1788565000",
audience:"merchant",
site:"hvacspotlight.com", page:"/whop/"})
```

Source tracking without a sub-ID

Whop only documents the `a` parameter. Support's own suggestion is a redirect per site into the same link and your own analytics on the redirect. That works; so does the event log above, which is cheaper and does not add a hop to the click.

The weekly review, five numbers

Clicks	partner-link clicks by site and audience (event log)
Leads	"I signed up" emails and mailto clicks
Referrals	form submissions and claimed invites (tracker)
Processing	referred businesses with volume in the dashboard
Earnings	total and per business, trailing 30 days

The gap that matters. Referrals minus processing. A referral that never processes was a lead you failed to close, and the fix is the 14-day call, not more content.

Never paste a credential. Your tracker, your GA4 and your Whop login are three different things. Keep app passwords in a keychain, not a spreadsheet.

COMPLIANCE

Rules that keep you in the program

From Whop's Earnings Terms VERIFIED

- Be 18 or older with a Whop account in good standing.
- No paid ads on keywords like "Whop," "Whop discount," "Whop coupon" or misspellings without written approval from Whop.
- You are responsible for promoting your link; Whop does not guarantee its tracking captures every referral.
- Whop can adjust, recalculate or withhold commissions for fraud, abuse, chargebacks, refunds, cancellations or violations, and can end participation at any time.
- Qualified transactions are paid within 30 days of termination.

From the program pages VERIFIED

- Referred businesses must be legitimate ("white hat"): no fake claims, deceptive offers or adult content; financing excludes gambling, betting, trading signals and credit offers.
- Use the manual referral for specific businesses so attribution is locked; Whop's wording is that the sale is yours to close.

The rules I add for myself

- **Disclose on every page.** "I am a Whop Partner and earn a share of Whop's profit on businesses that sign up through this link; your pricing is identical." The FTC's endorsement guides require a clear disclosure in the US, and it converts better than hiding it. Put it where the link is, not in a footer.
- **Never claim a saving you have not modeled.** The fee table is on every page for a reason.
- **Never promise a number Whop has not put in writing.** The BNPL cost and the "for life" term are the two live examples.
- **Do not put your code on a partner's own site without asking.** If Whop's Head of Services has a website, his traffic is Whop's, not yours.
- **Answer partners inside 24 hours.** A partner who cannot reach you refers through someone else.

> **The test.** Would you be comfortable if Whop's partner team read every page, text and email you sent this month? If yes, you are fine. If a page only works because the reader does not know you are paid, it is not fine.

WHAT COSTS PARTNERS MONEY

Ten mistakes, each of which I either made or watched someone make

1. **Confusing the two programs**
   Quoting a 30% product commission when you mean 30% of Whop's profit, or the reverse. Different money, different math.

2. **Sending links to people you already talked to**
   The form locks; the link is undocumented. Every warm owner goes in through the form.

3. **Selling the 20 basis points**
   $2,000 a year on $1 million of volume. Sell the financing option on the estimate; the fee is the footnote.

4. **Referring storefronts when you know a system owner**
   One agency with forty clients beats forty coffees.

5. **Skipping your own business**
   Self-referral is allowed. It is your first record, your first story and your proof of use.

6. **Treating the pixel as attribution**
   It measures your store and feeds your ads. It never credits a referral.

7. **Buying ads on Whop's name**
   Prohibited without written approval; the fastest way out of the program.

8. **Promising 'for life' from a stage**
   The public terms still say six months. Get the governing document first.

9. **Replying to Whop support's email**
   It bounces. New email to support@whop.com every time.

10. **Publishing income screenshots that are not yours**
    The leaderboard is public and anonymized; use it, cite it, and show your own dashboard even when it says $0.

QUESTIONS

Frequently asked questions

Is Whop's pricing different if I sign up through a partner?

No. 2.7% + 30¢ per domestic card transaction, no monthly fee, the same optional layers at the same prices, whether you go direct or through any partner. Partners are paid from Whop's margin.

How much does a partner earn on one referred business?

Up to 30% of Whop's gross profit on the account, plus 1% of its Whop Ads spend. On plain card processing for a $1 million-a-year business that is roughly $1,800 a year at a 0.6% margin assumption; more if the business uses memberships, financing, ads or Content Rewards.

Can I refer my own business?

Yes. Whop support confirmed my own referral is active. Do it first.

What is the second tier and how do I get it?

10% of Whop's gross profit on businesses referred by any partner who was referred by you at any point. No special link; they enroll on their own later.

Is attribution first-click or last-click?

Not documented, per Whop support. Use the manual referral form for anyone you have spoken to; it locks on submit.

What if the owner already has a Whop account?

Not documented. Submit the form before they create the business and call them while they claim the invite.

How and when are partners paid?

Earnings appear in the dashboard against each referred business's payments. Whop's consumer program pays after a 30-day hold and claws back on refunds and disputes; assume the same until told otherwise.

Does a business have to leave Jobber, Housecall Pro, ServiceTitan or HighLevel?

No. Whop sits beside the field-service app for the estimate link, deposits and Tap to Pay, and installs inside HighLevel as the payment provider.

Can a business offer financing from day one?

No. $30,000 processed from ten or more customers in 90 days and a dispute rate under 2%, or 90 days of statements from the previous processor.

What does financing cost the business?

Whop's pages disagree: a 15% fee plus processing in the BNPL post, a 15% reserve returned after 180 days in the Splitit docs. Model 15% plus 2.7% + 30¢ and treat better as upside; ask Whop in writing.

Can I run ads to promote Whop?

Not on Whop's brand terms without written approval. Ads to your own content are your call; the Earnings Terms are explicit about the keywords.

Does the Whop pixel help me as a partner?

No. It measures your own store and feeds Whop Ads. Install it for measurement; never for attribution.

Erratum, Sept 5, 2026: Whop support withdrew the 10% second-tier figure on this page the same evening it gave it.
Whop has not published the rate; 10% is now Dennis's modelling assumption, not a confirmed figure. Full note: page 39.

Does Whop support sub-affiliates on a product?

Whop's developer docs say it does not support sub-affiliates on merchant affiliate programs. The second tier exists only in Partners.

Which terms document governs Partners?

Open. The public Earnings Terms carry a six-month clause; the Partners pages and live records say life of the business; support called the terms page one that has not caught up. I have asked for the governing document in writing.

What happens if Whop changes the program?

Whop can change or end it. That is true of every partner program, which is why the durable asset is your content and your relationships, not the rate.

Where do I start?

Page 28. Week one is your own business; week two is the form; week three is the systems.

Do I need a business of my own to be a partner?

No. You need a Whop account in good standing and approval from the Partners tab. Having a business of your own helps because self-referral is your first record and your first story.

Can I be a consumer affiliate and a partner at the same time?

Yes, on the same username. Promote products you use through affiliate links; refer businesses through the partner link or the form. The second tier ties the two together when a buyer you referred later becomes a partner.

How do I know a referral was recorded?

The referrals table in your partner dashboard lists the business, join date, referred user and status. If a business you submitted is missing, email support@whop.com with the date and the owner's email; the form gives you a timestamp to dispute from.

What should I say about the fee to an owner on Stripe?

Same ballpark: 2.7% + 30¢ against 2.9% + 30¢, and optional layers can push Whop above Stripe. Then move to financing at the estimate. Never open with 'cheaper.'

What does the private group do?

It is where businesses that came in through me compare checkout copy, financing settings and dispute handling, get setup help, and get their story written. Free, approval-gated, on Whop. Your version can be anything you would otherwise charge for.

Can an agency refer its clients without moving its own billing?

Yes. Refer the client businesses through the form, install Whop inside their HighLevel sub-accounts, and leave the agency's own invoicing wherever it is. The agency's own account is worth adding later; it is a separate referral.

> **A question this guide cannot answer for you:** whether you have a room. If you do not sit across from business owners, the consumer program is your program, and the partner program is what you grow into by referring the people who will refer.

THE CHANNEL

Working with Whop support

What works

- Email support@whop.com from the address on your Whop account; include your username and business id.
- Ask numbered questions. Mine were answered in three minutes, in writing, with live-account checks.
- Live chat at whop.com/chats/new, 24/7, via the circular AI icon in the dashboard.

What does not work

- Replying. Answers come from support@support.whop.com and the reply bounces because the domain does not resolve. Start a new email every time and reference the prior subject and date.
- Asking your Whop contact to be your support desk. If you know someone at Whop, spend that relationship on introductions and stories, not on questions a ticket can answer.

> **The rule I set for my team.** Every question to Whop is a new message to support@whop.com, logged with the date, the question and the answer, and published on the relevant page the same day. Support tickets never carry an agent signature; the human on the account signs.

My questions and where they stand (Sept 4, 2026)

1. Click model and window	not documented UNKNOWN
2. Two partners, one owner	not documented UNKNOWN
3. Existing buyer account	not documented UNKNOWN
4. Form lock timing	locks on submit SUPPORT
5. Second tier	10%, no special link SUPPORT
6. Governing terms	terms page has not caught up; human confirmation requested UNKNOWN
7. Self-referral	permitted; record active SUPPORT
8. GHL and source parameter	GHL is not a referral event; only "a" is documented SUPPORT
9. ?a= on non-/start URLs	asked Sept 4 UNKNOWN
10. Buyer account counts for tier 2?	asked Sept 4 UNKNOWN
11. Pixel feedback	sent; awaiting a human FEEDBACK

Updated answers are posted at dennisyu.com/whop/partners as they arrive.

Erratum, Sept 5, 2026: Whop support withdrew the 10% second-tier figure on this page the same evening it gave it.
Whop has not published the rate; 10% is now Dennis's modelling assumption, not a confirmed figure. Full note: page 39.

LINKS

Resources and sources

Every claim in this guide traces to one of these. Whop links carry my affiliate code, which is how a partner links to Whop; docs links do not need it.

Join under me (partner link)	https://whop.com/start/?a=thedennisyu
Whop Partners announcement (Aug 19, 2026)	https://whop.com/blog/whop-partners/?a=thedennisyu
Refer businesses to Whop (docs)	https://docs.whop.com/refer-businesses-to-whop
Affiliates: be an affiliate (docs)	https://docs.whop.com/affiliates/be-an-affiliate
Affiliates developer guide (30-day window)	https://docs.whop.com/developer/guides/affiliates
Earnings Terms	https://whop.com/earnings-terms/?a=thedennisyu
Whop pixel (docs)	https://docs.whop.com/developer/guides/pixel
Whop Ads (docs)	https://docs.whop.com/manage-your-business/growth-marketing/ads
Whop inside GoHighLevel (docs)	https://docs.whop.com/third-party-integrations/gohighlevel
Financing options (docs)	https://docs.whop.com/payments-and-billing/financing/all-bnpl-options
Buy now, pay later on Whop (Feb 26, 2026)	https://whop.com/blog/buy-now-pay-later-on-whop/?a=thedennisyu
30,000 affiliates announcement	https://whop.com/blog/whop-affiliates-announcement/?a=thedennisyu
Whop support (docs)	https://docs.whop.com/get-help/whop-support
Fortune on Whop (Jun 14, 2026)	https://finance.yahoo.com/markets/stocks/articles/gen-z-cofounder-1-6-100000356.html
FinMkt on contractor financing (Jun 2026)	https://www.finmkt.io/blog-posts/home-improvement-contractor-financing-why-your-approval-rate-is-a-revenue-problem
HVACR Trends on financing (Jul 2026)	https://hvacrtrends.com/the-339000-hvac-financing-problem-sitting-in-every-contractor-proposal/
My hub, 14 industry pages, 52 stories	https://dennisyu.com/whop/
Become a partner under me	https://dennisyu.com/whop/partners/
Sign up through me	https://dennisyu.com/whop/through-us/
What the two programs pay (article)	https://dennisyu.com/whop-affiliate-program/
The group on Whop	https://whop.com/local-service-spotlight/through-us-whop-businesses-backed-by-local-service-spotlight/?a=thedennisyu

Facts verified September 4, 2026. Whop's pages change; the live versions of my pages are updated when they do.

WHO WROTE THIS

About Dennis Yu

Main stage, Affiliate World Dubai 2024, teaching the "find a lighthouse" method.

With Dan Antonelli of KickCharge Creative, recording the "bland tax" conversation for contractors.

Scan to create a Whop account through my link, or type **dennisyu.com/go/whop**. Same pricing; Whop pays me from its margin.

Dennis Yu is the CEO of Local Service Spotlight, which trains young adults and operators to run category-specific agencies for plumbing, HVAC, roofing and landscaping companies, and the CTO of Content Factory. He has spoken on stages in more than 50 countries, co-authored books on local service marketing, and has spent two decades in performance marketing, including the affiliate programs that built HighLevel, WebinarJam and JVZoo. He became a Whop Partner on September 4, 2026, referred his own company first, and wrote this guide the same week.

Reach me

dennis@dennisyu.com · dennisyu.com/whop · I answer partners inside 24 hours; it is a published rule, not a promise for this page.

If you want the bonus

Create your Whop business through the link, take one payment, then email me with the subject "I signed up for Whop through Dennis" and your business URL. If you already have a Whop account, email first and I submit the referral by hand.

THE WHOLE GUIDE IN ONE PARAGRAPH

Whop pays partners a share of its own gross profit on every business they refer, for as long as the business stays. The money is small per merchant and large per system. The manual referral form is the only attribution you can rely on today, the pixel earns nothing, financing at the estimate is the pitch, and your content and relationships are the asset Whop cannot give you.

30%
of Whop's gross profit, tier one

10%
second tier, confirmed in writing

1%
of a referred business's ad spend

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Whop has not published the rate; 10% is now Dennis's modelling assumption, not a confirmed figure. Full note: page 39.

dennisyu.com/whop

Partner link: whop.com/start/?a=thedennisyu

v1.0 · September 4, 2026. Disclosure: Dennis Yu is a Whop Partner and earns a share of Whop's profit on businesses that sign up through his link, plus a second-tier share on partners who enroll under him. Whop pricing is identical with or without the link. Whop did not pay for or review this guide. Whop is a trademark of Whop, Inc.; this guide is not operated by Whop. Estimates are marked; verify current terms at whop.com.

ERRATUM · SEPTEMBER 5, 2026

What changed after v1.0 went to print

This guide was written on September 4, 2026 from Whop's published material and two written answers from Whop support the same day. The second answer arrived after the pages were laid out. Nothing in the layout has been changed; this page records what it corrects.

1. The second tier is real. The 10% is not confirmed.

At 3:45 PM PT Whop support said the second tier pays "a flat 10% of Whop's gross profit." At 4:48 PM PT, asked where that number is published, support withdrew it: the figure came from schema-level (API) documentation, not from any customer-facing text, and "don't cite 10% publicly yet." Whop's launch post says only "a smaller share." Pages 4, 9, 11, 14, 21, 33, 35 and 38 print 10% as confirmed. Read every one of them as: **rate unpublished; 10% is Dennis's modelling assumption** until Whop puts a number in writing.

2. What the second answer did confirm

- A person who opens only a personal (buyer) account through your link counts as "referred by you" if they later enroll as a partner and refer businesses. No business is needed at signup. This closes the first open question on page 14.
- The ?a=username parameter resolves on any whop.com URL, not only /start: support observed it on the homepage, on /discover and on product pages. Observed behaviour, not a documented guarantee for the Partners program.
- Support has no path to escalate the click-model, attribution-window, two-partner-conflict and governing-terms questions to the Partners team. Rows 1, 2, 3 and 6 of the table on page 35 stay open; keep asking in writing before promising anything from a stage.
- The Whop pixel plays no part in partner attribution and gives no per-source breakdown. A redirect per site plus your own analytics is a workaround, not something the partner dashboard does for you.

3. Support replies bounce

Answers come from support@support.whop.com and replying to that address fails. Every follow-up is a new email to support@whop.com that names the earlier subject line and date. Number your questions; log every answer.

4. Where the current version of these facts lives

dennisyu.com/whop/partners is updated the day an answer arrives and is the source of truth; this PDF is a snapshot. The estimator on that page and on page 13 of this guide still uses 10% for the second tier, labelled as an assumption.

Disclosure unchanged: Dennis Yu is a Whop Partner and earns a share of Whop's profit on businesses that sign up through his link, plus a second-tier share, at a rate Whop has not published, on partners who enroll under him. Whop did not pay for or review this guide.