



Decentralized Ecommerce Ecosystem

Creating **100+ Million Jobs** Worldwide
Democratizing Wealth Distribution

WHITEPAPER

Version 1.1

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EXECUTIVE SUMMARY

Vodi, established in 2014, is an extraordinarily successful and award-winning all-in-one mobile platform boasting 5+ million users in over 200 countries. Users are able to effect money transfers, top up prepaid mobile prepaid phones, send eGift cards and engage in powerful communication such as text messaging, and voice/video calls. Since its inception in 2014, Vodi has effectively gained traction both in emerging economies and developed economies, allowing people to keep in close contact with their immediate families and friends; both at home and abroad. In addition, features such as gaming, commerce, and video calls, alongside a comprehensive suite of services, have been introduced to continually engage its users.

After serving its vibrant and emerging community for the past 4 years, Vodi, a fin-tech company that operates with human-designed thinking at the heart of its operating philosophy, has decided to take cues from their users in order to be forward-looking and future-proof. Through extensive research, we have learned that while Vodi is a comprehensive app with a multitude of features and many ways to engage, not all of Vodi's users are able to utilize the app's full feature suite. These users are mainly from developing countries where lower income and purchasing power are the norm.

In order to resolve these limitations and promote equal opportunity, Vodi will be launching **Vodi X**, a decentralized commerce ecosystem leveraging blockchain and smart contract technology. This is being implemented in two phases comprised of **Vodi Micro-task and Vodi decentralized App (dApp) ecosystem**. The Micro-task will open up income earning opportunities for all Vodi users. The dApp ecosystem will allow other dApps and apps, including Vodi's existing app, to plug into Vodi X with access to Vodi's existing 5+ million users (estimated to be 100 million by 2022). Transactions within the ecosystem will be conducted using digital assets which creates exciting potential to further benefit our users. We envision Vodi X to be a fair and transparent ecosystem that revolutionizes e-commerce and empowers our existing and future users.



VODI CURRENT OFFERINGS

The existing Vodi products and services include:



Monetization
Micro-tasking

Advertising Monetization Micro-tasking

Product Link: <https://vodi.io/earn-vcoins>



Money Transfer

Send money instantly and safely to **27 countries** (more coming soon)

Powered by 

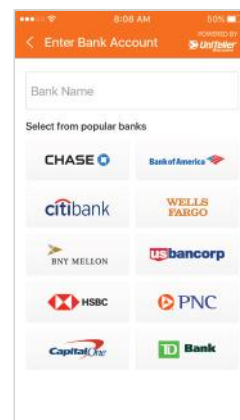
Product Link: <https://vodi.io/product/moneytransfer>



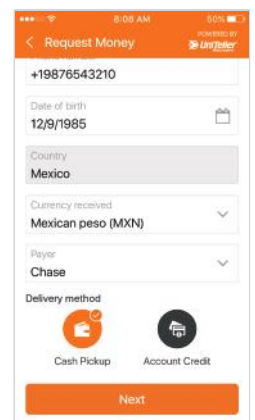
Vodi Transfer Carousel



List of
Destination Countries



List of Destination Banks
of the Selected Country



Request a Friend to
Send You Money





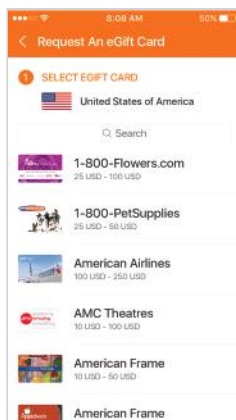
eGift Cards

Users are able to buy eGift cards (digital gift cards) from **over 100 brands** that can be sent to **more than 15 countries** around the world. The range of product brands available includes apparel, games, food, movies etc...

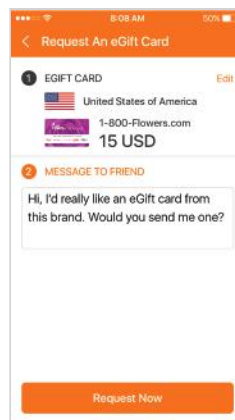
Product Link: <https://vodi.io/product/egift>



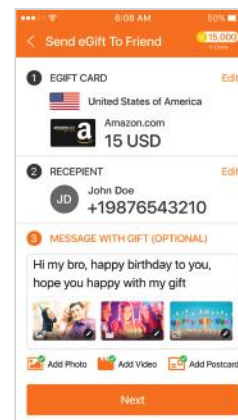
eGift Cards Carousel



List of eGift Cards for the Selected Country



Request a Friend to Send You eGift Card



Send eGift Card to a Friend



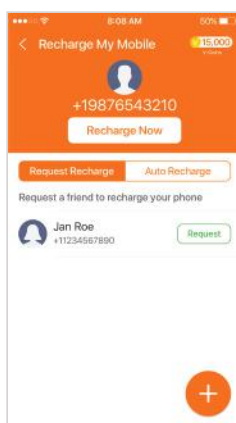
Mobile Top-Up

Topping up (recharging) prepaid mobile plans in **135 countries** with **more than 390 mobile destinations**.

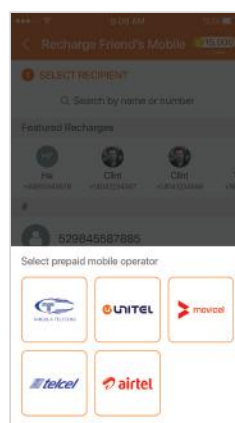
Product Link: <https://vodi.io/product/topup>



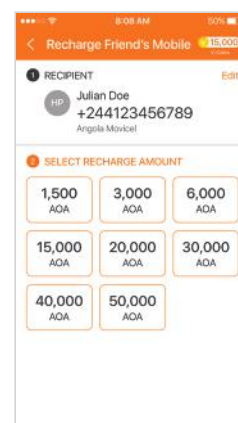
Mobile Recharge Carousel



Select a Friend to Request a Recharge



List of Destination Prepaid Mobile Operator



Select Amount to Send to Your Friend





International Calling

Making international calls to **195 countries**.

Product Link: <https://vodi.io/product/vodi-out>



Video/Voice Calls

Make free video/voice calls.



Voting Platform

Voting Platform for popular international contests such as Mister SupraNational and Miss SupraNational.



Through a referral, users can also earn more in-app Vodi credits which can be used to unlock more rewards. However, our research has shown that a majority of Vodi's user base comes from emerging economies such as the Philippines, which is a developing country with a low GDP; equivalent to being 79% below the world's average GDP and also well below its neighboring countries¹. Countries like these are largely populated by minimum wage earners with a purchasing power that still remains below the standard poverty threshold level². As such, it is evident that their participation in the Vodi app may be limited due to their income. In order to provide income opportunities and ensure continual engagement of existing and future users, the Vodi Micro-task (phase 1) will be launched as an income source and also a market opportunity for companies to tap into. With the Vodi dApp ecosystem, made available in phase 2, users will be able to easily access not just products/services offered by the existing Vodi app, but also from other dApps and Apps. Income earned from the Micro-task component of Vodi, can be used to purchase in App products and services offered by Vodi and other participating companies.

1. <https://www.forbes.com/sites/panosmourdukoutas/2017/06/01/why-flipinos-remain-poor/#9404174f9be7>

2. <https://manilastandard.net/news/top-stories/234787/majority-of-flipinos-remain-poor-alu-tucp.html>

THE MICRO-TASKING ECONOMY



Overview

According to the data from the Labor Force Survey and International Labor Organization, the estimated market of micro-workers can vary a great deal, from low estimate of at least 40 million according to the World Bank Survey to an estimated 300 million in China alone. Most of these people come from developing countries where the labor markets are fragmented and unpredictable, pushing them to accept minimal remuneration. Another 2011 report by InfoDev, assessing the development potential of digital micro-work, shows that features within the micro-work system help make it especially accessible for people from developing countries which in turn increases its appeal. Anyone with a smartphone that has internet access is able to log on to micro-work platforms and engage in micro-work tasking³.

It is evident that there is a growing market for micro-work - defined as Human Intelligence Tasks (HITS) broken down into micro-tasks that can be completed in seconds or minutes. Micro-tasks are defined as small tasks that require human judgment, can be completed by humans independently over the internet, and are part of a larger unified project. These micro-workers require basic numeracy and literacy skills, for example, for image tagging, text transcription, and data entry.

Internet companies, such as Google, Facebook, Twitter, ebay, and LinkedIn have also optimized their production-ready solutions and enhanced their AI model training with micro-task workers. However, these sites are currently based on a centralized organization and have raised a certain number of barriers that slow down micro-work and make it more expensive.

3. <https://www.greeneuropeanjournal.eu/earn-money-online-the-politics-of-microwork-and-machines/>

Existing Challenges

Micro-tasking has become increasingly popular over the years, but thorny problems remain. Hence, Vodi developed the Vodi X Micro-task feature to address the current challenges, namely:

Banking The Unbanked

Globally, more than two billion people worldwide do not have a bank account or access to a financial institution via a mobile phone, or any other device. Most micro-task workers are often recruited in foreign markets which result in problems when it comes to payment - workers often do not have access to banking. According to the new Global Findex database, only 41% of adults in the developing world have access to bank accounts. The difference widens, even more, when it comes to credit cards; only 7% of adults in developing countries own credit cards⁴.

Laborious Barriers to Entry

Furthermore, even for those in the labor pool who do have bank accounts, micro-task work is often associated with practical problems such as high fees of intermediary financial institutions, lost or otherwise affected payments, and lost checks, among other issues. The micro-task workers in centralized systems are also faced with invasive, privacy challenging, time-consuming, unclear signup and approval processes that create market entry barriers.

Organizations are Inefficient and Costly

Unsupervised human labor by workers with relatively little education leads to human error. Verifying the work of micro-workers has been automated with software to some extent, but there is still a somewhat clumsy intermixing of human intervention. All of this drives up costs and makes managing the platforms a challenge.

Spam

There have been many spam related activities on micro-tasking platforms. Unethical companies have engaged workers via these platforms in order to push out fake reviews and comments, create dummy accounts on social networks to fill out lead generation forms, etc⁵.

4. <https://www.greeneuropeanjournal.eu/earn-money-online-the-politics-of-microwork-and-machines/>

5. <https://www.businessinsider.com/40-of-amazons-mechanical-turk-is-spam-2010-12/?IR=T>

Low Rates Resembling Cheap Labor

Micro-task workers usually earn below the minimum wage and are often paid inadequately for completed tasks. Many individuals from this workforce have also claimed to be unfairly treated as they were represented as unskilled laborers who only deserve the minimum wage⁶. On Amazon's Mechanical Turk (**MTurk**) payouts are atrocious and can even be as low as \$0. Requesters are also brazen enough to pay workers compensations as low as \$0.01 for tasks that actually take up to three minutes which is an overall waste of the workers' time⁷.



6. <https://www.theverge.com/2014/12/4/7331777/amazon-mechanical-turk-workforce-digital-labor>

7. <https://www.dailydot.com/debug/amazon-mechanical-turk-minimum-wage/>

THE VODI X SOLUTION



Vodi X has created a blockchain-based ecosystem that will eliminate the existing challenges in the micro-tasking industry by minimizing human interventions, allowing seamless payment transactions, and ensuring a fair system overall that benefits all participants.

The Vodi X tokens (VDX) will be employed for all economic transactions within the decentralized ecosystem. To further increase utility for the VDX tokens, participants will also get to enjoy a huge variety of products and services on the Vodi dApp ecosystem in phase 2 which further complements the existing Vodi store. This also gives companies participating in the dApp ecosystem the opportunity to tap into Vodi's huge base of 5+ million users.

On the Vodi X platform, workers will be classified as *Vodeers*, and companies, as *Vodiants* for easier differentiation.

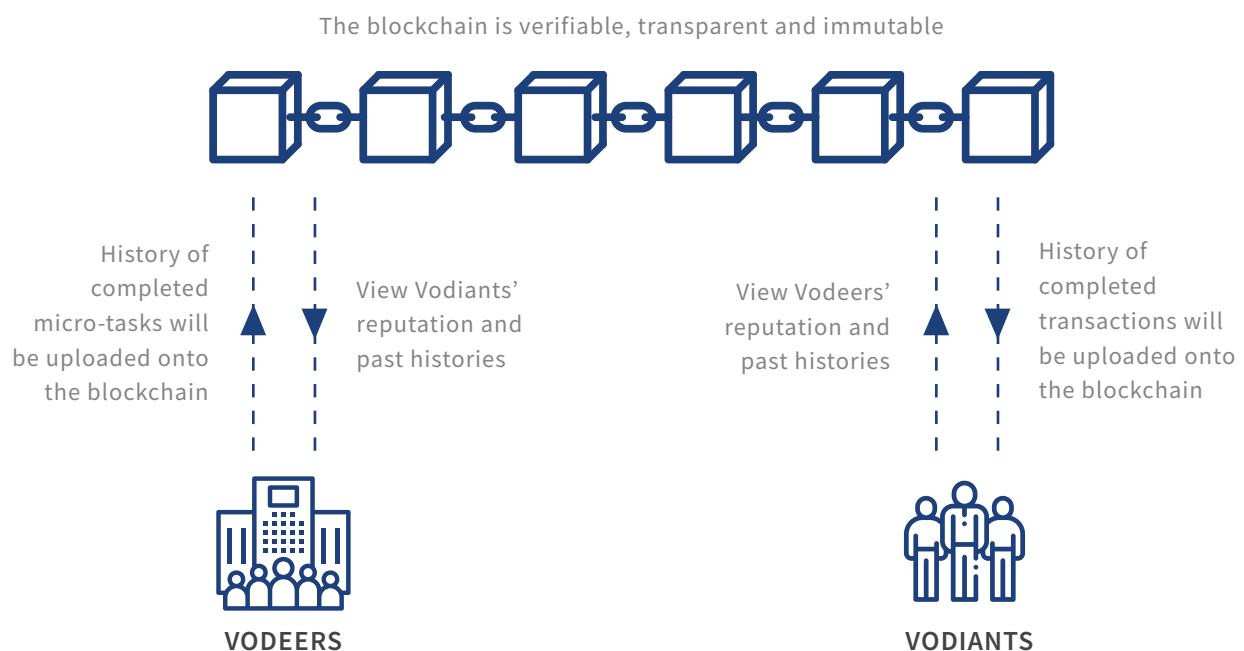
The Use of Blockchain

With a myriad of challenges facing the micro-task industry, blockchain technology is a comprehensive solution that serves to resolve these challenges. Blockchain technology provides decentralization of funds, transparency and the removal of middlemen, provides unbanked users with clear, transparent micro-tasks, as well as, fair payments.

Most micro-workers do not own a bank account or have access to banking services, and as such, are not able to accept most of the micro-tasks in the current marketplace due to a lack of payment options available to them. With Vodi X tokens (VDX), a decentralized currency enabled by blockchain technology, users are able to create transactions anytime, anywhere, through the Vodi wallet without the need of a central institution. In addition, blockchain technology also eliminates third parties like PayPal, for fund disbursement. This translates to **faster disbursement** of funds with **lower transaction fees** for the users.

Besides providing a faster and more accessible payment method to the users, blockchain technology also brings about **transparency**. In the current marketplace, disputes between companies and users regarding expected quality of work are not resolved with clear and objective criteria. Reducing the frequency of such disputes is an important factor which ensures smooth operation of the whole system.

By uploading transparent and **immutable** information onto the blockchain, Vodiants are allowed to review the work histories of Vodeers, and vice versa, in order to ensure compatibility and prevent disputes.



Smart Contracts

To facilitate transparent transactions in accordance with the work agreed upon between users and companies, smart contracts will be utilized. In a smart contract approach, the digital asset or currency is locked in. This prevents withholding of funds from the company and automatically prevents a scenario where the work is done on the users' end and the company withholds the funds.

In the context of Vodi X, smart contracts remove the intermediary when it comes to the micro-tasking marketplace which reduces high costs. Work required of the micro-tasks are spelled out in the smart contract and funds are placed in the contract. Once work has been completed and verified through Artificial Intelligence (AI), according to what has been agreed, funds are automatically disbursed to the Vodiants.



Staking Concept in Vodi X

A staking concept will be implemented within the Vodi X ecosystem to ensure positive behaviors and reinforce trust among participants. Staking in the context of Vodi X will take place in two instances:

- ✓ Staking of VDX tokens for both Vodiants and Vodeers in the micro-task platform.
- ✓ Staking of VDX tokens by dApps that are plugged in to the Vodi X platform.

For the staking of VDX tokens in the marketplace, both Vodeers and Vodiants have to stake varying amounts, with Vodiants staking VDX tokens equivalent to the value of the micro-tasks they listed, while Vodeers stake VDX tokens according to the tier of the micro-tasks they choose to undertake. This creates a trustless system where funds are managed through the platform, instead of either the company or users. As Vodeers stake more tokens and complete more jobs higher tiers become available.

Once Vodi X moves into phase two serving as a decentralized ecosystem (to be explained in more details under the chapter: “Phase 2 VODI DAPP ECOSYSTEM”), dApps or Apps integrated into the Vodi dApp platform will have to stake VDX tokens before they can proceed. This is to encourage good participation due to shared incentives and discourage deceitful participants from entering the system.

Proof of Reputation

To ensure that users are incentivized to produce quality work for companies, a reputation system named **V-REP** will be implemented on the Vodi X platform. In this reputation management system, Vodiants and Vodeers can rate each other based on the quality of work provided by Vodeers and the clarity of job description provided by the Vodiants.

The reputation score of each party will be an aggregated score across all micro jobs previously performed. As more ratings are carried out in V-REP, Vodiants and Vodeers who have participated in a higher number of micro jobs and still retained a high rating score will hold a higher weightage in their ratings of others. The additional weightage will be proportional to the rating score percentile.

This two-way feedback system ensures a level playing field between Vodiants and Vodeers. Participants are able to access ratings on the reputation system via the Vodi Micro-task platform which is also stored on the blockchain. Micro-tasks are specific in terms of the deliverables and skill sets required, hence ratings that Vodiants and Vodeers receive are specific in nature and will be difficult to dispute as being subjective and general. **Arbiters of the system will be automatically allocated based on Vodeers' reputation.** This reputation system will motivate Vodeers to produce quality work to the best of their ability and Vodiants to be as clear as possible in their instructions, with the reputations of both parties at stake.

The process of selecting arbiters will be through the **Proof Of Reputation** consensus model that relies on the reputation of the platform's users to keep the platform secure. A random pool of 50 potential arbiters with the highest reputation grades will be selected. These potential arbiters will go through a verification process whereby they are required to submit identification documents to verify that these accounts are handled by actual users.

This ensures that trust, the cornerstone of any platform, will continue to be inherent in every transaction executed on the Vodi platform. The widespread geographical nature of the arbiters ensures the autonomy of the platform from any governmental organization. The reputation of each arbiter will be accessible to the Vodi community to ensure transparency and reinforce trust.



PHASE 1: VODI MICRO-TASK



Vodeer Walkthrough

In the Vodi Micro-task, micro-tasks are categorized into 4 tiers depending on their difficulty, with tier 1 having the simplest micro-tasks with the lowest value and tier 4 having the most challenging micro-tasks with the highest value.

Tier Level	TIER 1	TIER 2	TIER 3	TIER 4
Examples of Tasks	<ul style="list-style-type: none">• Watch Videos• Join Telegram Groups	<ul style="list-style-type: none">• Share Links• Do 1 Minute Surveys	<ul style="list-style-type: none">• Provide SEO Keywords	<ul style="list-style-type: none">• Create Reddit Thread• Craft email
Amount of VDX to Unlock Tier	100 VDX = (USD \$1.00)	400 VDX = (USD \$4.00)	1000 VDX = (USD \$10.00)	2000 VDX = (USD \$20.00)
Amount of VDX per Task	50 VDX (USD \$0.50)	200 VDX (USD \$2.00)	500 VDX (USD \$5.00)	1000 VDX (USD \$10.00)

Before a Vodeer is able to start on their tasks, they are required to stake the minimum amount of VDX tokens that will vary according to the tier. For example, 10 VDX to unlock the first tier. **In order for them to unlock the next tier, Vodeers have to increase their stakes as the more active they are, the more tokens they will be able to stake.**

Even after reaching the next tier, they will still be able to work on the previous ones. Vodeers will be automatically placed in tier 1 when they initially join, whereby they will start receiving updates on any compatible micro-tasks available within the tier. They are then given the choice to decide which tasks they will take on, according to what they feel they are comfortable with. Only after they completed their first task will they be evaluated, based on their reputation. In the event that Vodeers decide to transfer VDX to other Vodeers, or use it for the Vodi dApp ecosystem/ Vodi in-app products, the remaining VDX in the wallet will be accounted as the stake left to unlock the next tier or remain in the same tier.

The existence of a smart contract is to verify the performance of the tasks requested. Upon satisfactory task completion, the rightful amount of task tokens will be transferred from the Vodian to the Vodeer. There will not be any hidden transaction fees involved in this payment.

Vodian Walkthrough

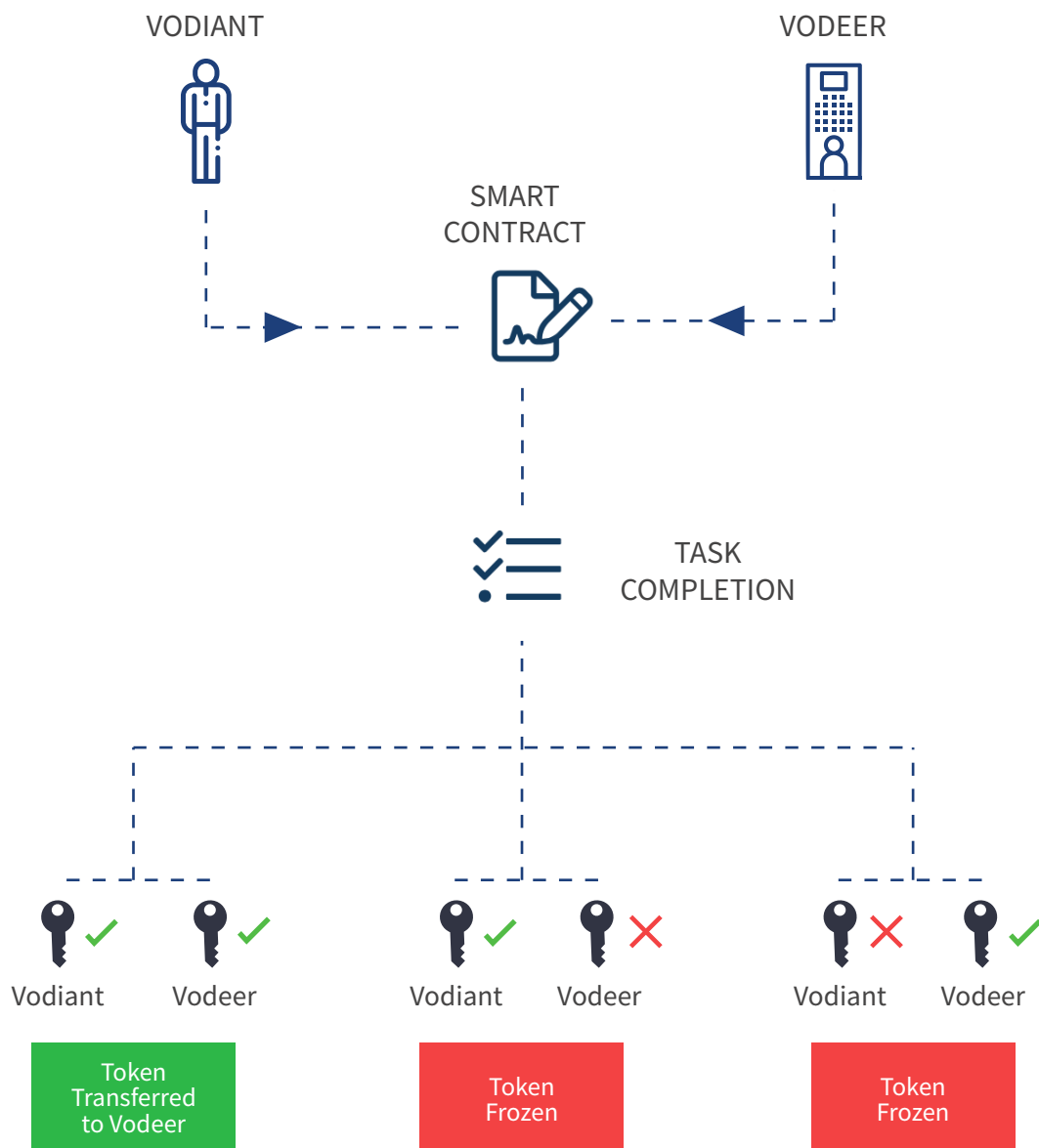
A Vodian will list their available micro-tasks on the platform indicating the payout for each task. They are required to stake an amount equivalent to the entire cost of their tasks before they are allowed to list them. This is to ensure that they have the ability to pay after the tasks are completed and to ensure that they are posting legitimate tasks instead of spam. After listing, the tasks will be blasted to Vodeers. Vodians will be ensured quality as their tasks will be visible to higher amounts of grade A Vodeers as compared to grade C.

Once a Vodeer accepts and completes the designated task, the smart contract will release the indicated amount of the particular task from the Vodians' staked tokens as payment to the Vodeers.

Dispute Settlement Mechanism

In the event that a Vodian finds the performance of the task completed to be unsatisfactory, they may file for a dispute settlement. Similarly, a Vodeer may also file for dispute settlement should there be any disagreements.

An arbitration team is to be formed to sort out any differences between the Vodeer and Vodian. During the period of conflict resolution, the transacted tokens will be frozen by the smart contract until the conflict is fully resolved.



At any one time, there will be a selected community of arbiters available to carry out dispute settlements. At any time, there will be 50 available arbiters chosen at random from the pool of grade A Vodiants from tier 2 onwards. With every dispute they resolve, the arbiters will be rewarded a sum of VDX tokens depending on the tier of task the disputes arose from. These tokens will be taken from a pool which is accumulated by the 3% transaction fee.

Tier Level	TIER 1	TIER 2	TIER 3	TIER 4
Incentive for arbiters	5 VDX (USD \$0.05)	20 VDX (USD \$0.20)	50 VDX (USD \$0.50)	100 VDX (USD \$1.00)

V-REP System

Reputation ratings in V-REP for both parties will be divided into 3 grades: A, B, and C. For Vodiants, grade A gets prioritized by the AI for most of the tasks while grade C gets least. **This is because the AI operates towards what's beneficial to the entire system.** All newly joined Vodeers will start with a neutral grade of A which will drop or remain the same depending on their performance. For Vodiants, their grades will determine the willingness of Vodeers to take up their jobs. Both participants will be allowed to grade each other after the task is successfully completed and payment has been made.



PHASE 2: VODI DAPP ECOSYSTEM

Problems In Existing App/dApp stores

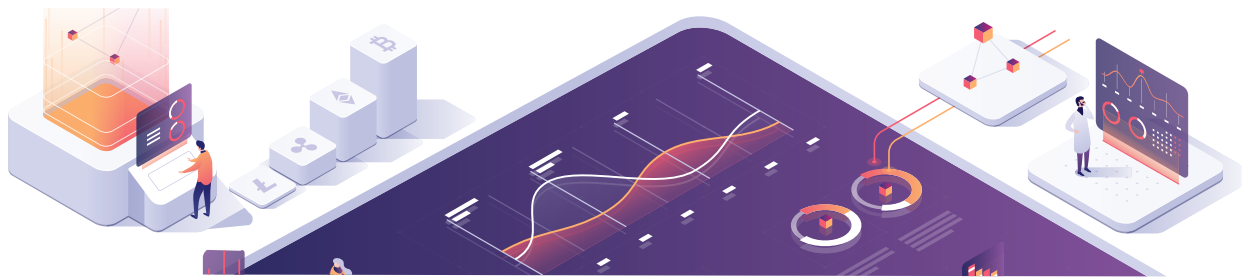
In the current field of app stores, iOS and Google Play Store have become central authorities and are taking a huge cut of revenue from apps, which is higher than the industry standards by 30%¹. Despite other app stores disbursing a higher payout for developers, Apple and Google remain the biggest players in the field as app developers are more inclined to list on these stores due to the high volume of traffic they receive. This results in both Apple and Google enjoying monopolistic benefits in the field such as the ability to alter compensation mechanics significantly. A dApp store that has high traffic would thus be an attractive alternative to developers who are seeking to have the same volume of high traffic yet at a pricing that's more competitive.

Moreover, with centralized app stores, an app developer does not get paid immediately after making a sale, as funds are disbursed accordingly to the payout schedules of the app store. In addition, certain stores have payout thresholds, whereby developers are required to earn a certain amount of revenue from their apps before receiving their payout. These issues can be resolved with the Vodi dApp store, where the ecosystem runs by smart contracts that facilitates transactions solely between the user and the app developers.

Despite the benefits of dApps, adoption to build dApps has not been done on a massive scale. This is mainly because most protocols are still in the early stages of development, making it a challenge to list on a dApp store. Ethereum, the known and currently most popular platform for dApps to list on, requires developers to code in Solidity², a programming language not well known amongst most developers. The scalability issue that the Ethereum platform faces is another reason for the lack of mass adoption for dApps. This provides the Vodi dApp store with an opportunity to attain a significant portion of participation in this developing field and the Vodi protocol is set to address these issues.

1. <https://www.techrepublic.com/blog/software-engineer/app-store-fees-percentages-and-payouts-what-developers-need-to-know/>

2. <https://www.ethereum.org/>



The Vodi dApp Store

In order to make Vodi X a fully decentralized ecosystem, a Vodi dApp ecosystem will be introduced. The dApp ecosystem will be designed to support all commercial-scale dApps and Apps by providing them with all of the necessary core functionality. The dApp ecosystem can be seen as a collection of applications spanning all use cases ranging from, but not limited to:

- ✓ Commerce & Logistics
- ✓ Education
- ✓ Entertainment & Games
- ✓ Self-Help
- ✓ Encryption & Security
- ✓ P2P Micro Transactions
- ✓ Health
- ✓ Voting & Sweepstakes
- ✓ Data Protection

Payment for services offered on the dApps will be paid in VDX tokens, offering an additional utility feature of VDX tokens for Vodiants. In addition, dApps that require assistance can post micro-tasks and pay users in VDX tokens, ensuring a complete ecosystem where VDX tokens are in constant circulation between Vodiants and Vodeers.

These dApps and Apps will be curated and classified into multiple categories allowing Vodeers to rate and leave their reviews. The dApp ecosystem not only provides an additional utility for its token holders but also allows developers from participating Vodiants to submit their own dApps and monetize them.

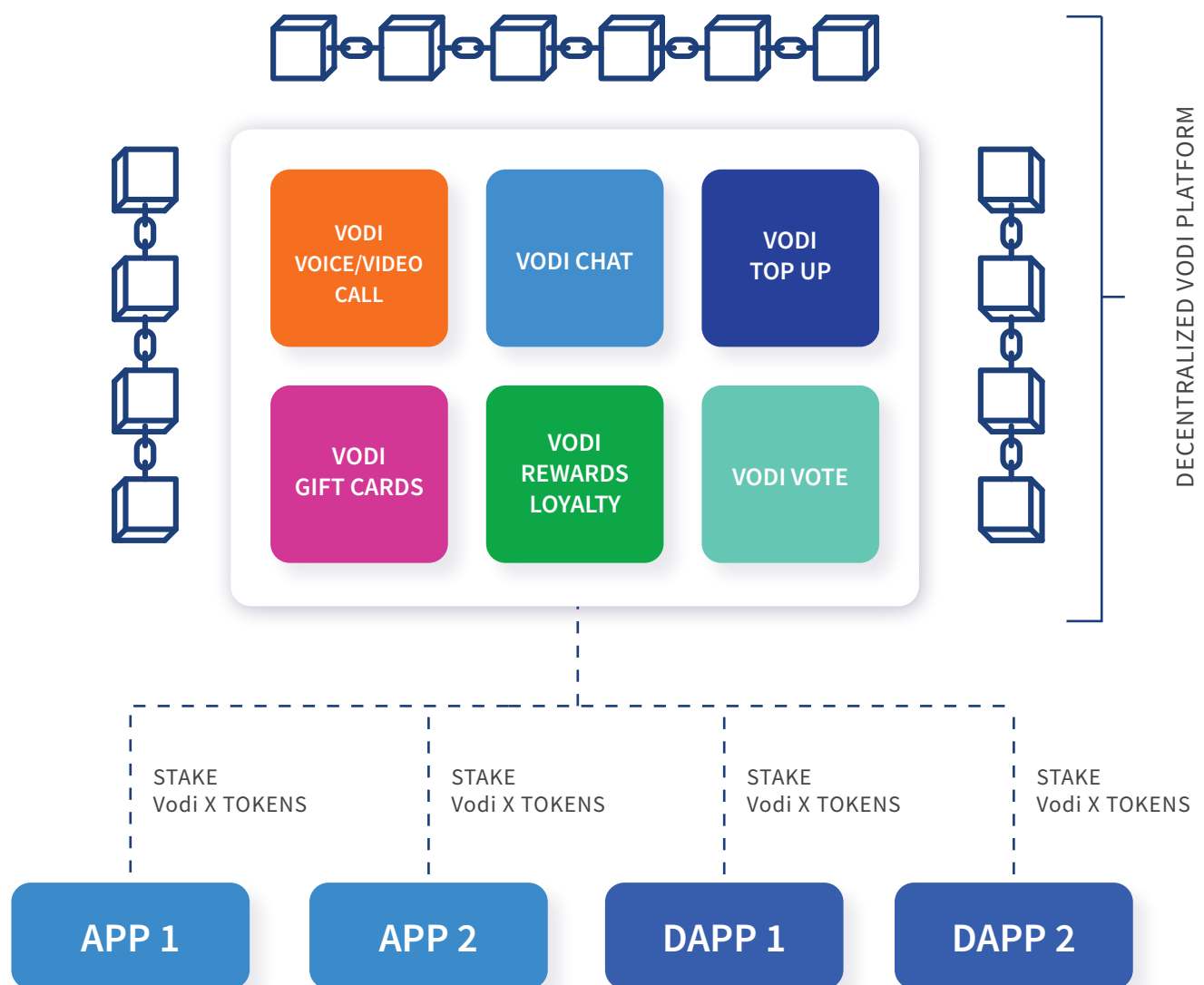
In phase 2, the Vodi dApp ecosystem will continue to be run on the Ethereum blockchain. An ecosystem of dApps will be created by connecting different dApps through the use of Application Programming Interfaces (APIs). By connecting the different dApps together, each dApps will have access to the user base of other dApps, creating an interconnected ecosystem. dApps that are in the Vodi ecosystem will have instant access to Vodi's existing 5+ million users, creating a strong incentive for dApps to join the Vodi ecosystem.

The main requirement for dApps and Apps to plug into the Vodi dApp ecosystem is to stake an amount of 40,000 VDX tokens to ensure self-governance and encourage good behaviors. As the Vodi platform scales and more dApps stake their VDX tokens, the circulating supply of VDX tokens will decrease. **Vodi's existing app will also be preloaded onto the dApp ecosystem to provide easy access for Vodiants who are interested in exchanging for its products/services.**

Use Case

An educational institution is seeking assistance for a microtask through Vodi's Micro-task, hence staking 600 VDX tokens at \$1 per micro-task. In order to continuously fund for similar future tasks on the micro-task platform, the institution decides to create a dApp providing e-educational materials at 200 VDX each; available for online purchase. Over the span of one week, 5 copies of the material have been purchased bringing in 1,000 VDX worth of revenue for them.

In this scenario, they can continue to fund for any future tasks required, which keeps the tokens in circulation within the ecosystem. Moreover, the educational institution made a profit of 400 VDX tokens and can continue using this amount to fund for future micro-tasks.



The Vodi X Token

Overview of Token Utility

VDX is an ERC20 utility token on the Ethereum blockchain that powers the Vodi X commerce ecosystem. The creation of the VDX token is the initial step towards the Vodi X platform operating solely on a decentralized blockchain which utilizes a single global utility token.

The primary function of Vodi X (VDX) is to serve as the utility token at the core of the Vodi X platform, used for staking in participation, incentivizing desired behaviors, making purchases and also to encourage user participation in general.

During the current, initial stage of Vodi X, the tokens are available for use on the Micro-task platform and the tokens also provide liquidity to participants because they can be used to purchase goods and services (phone top ups, gift cards, sending payments etc) within the Vodi ecosystem. This demonstrates the current utility for token holders. In phase 2, Vodi X will be transitioning to a decentralized e-commerce ecosystem on the blockchain with the introduction of the Vodi dApp ecosystem.

Vodians' Utility

For Vodians, VDX tokens are utilized in the ecosystem in the these scenarios:

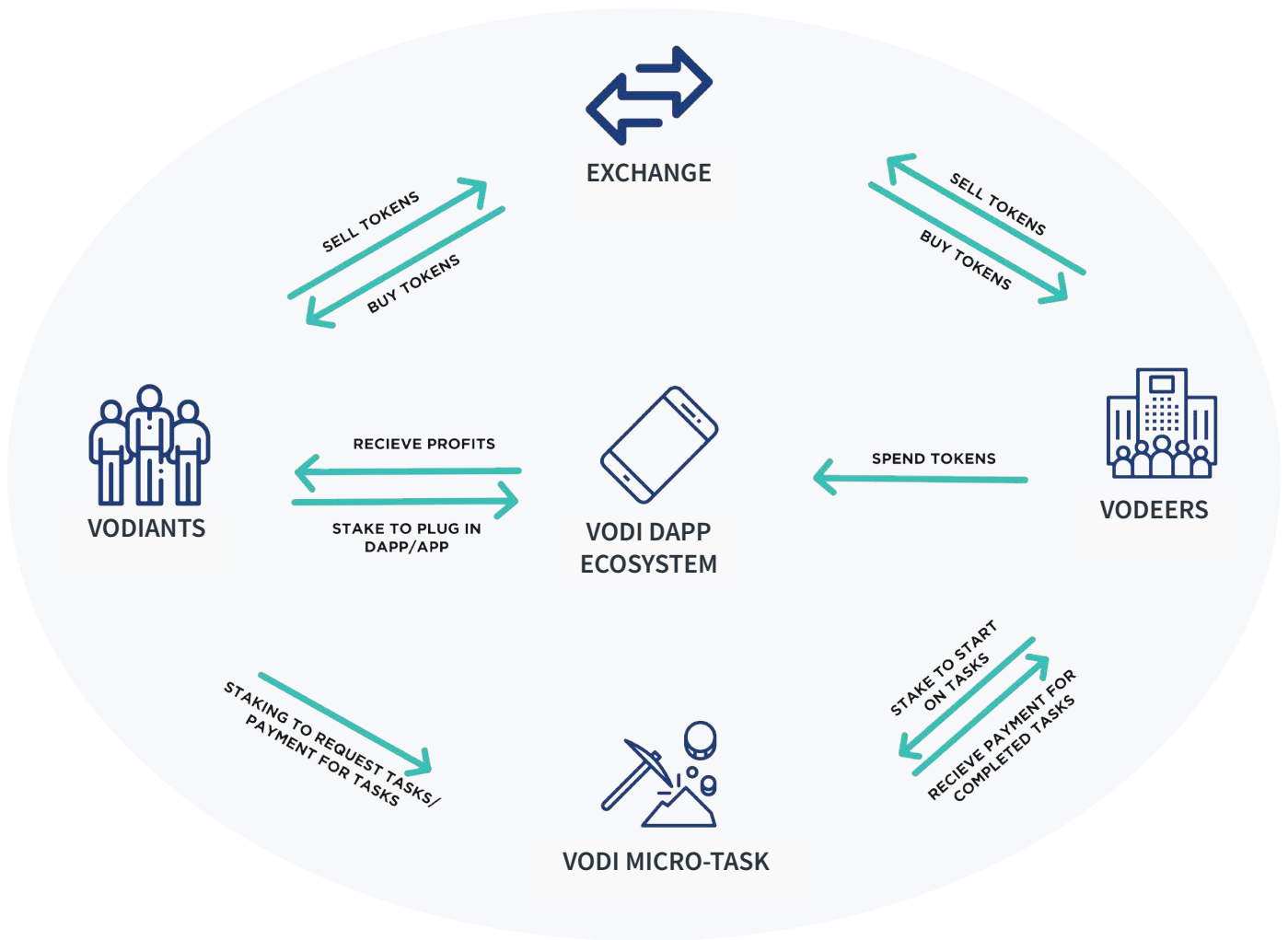
- ✔ Stake VDX tokens to list tasks via the Vodi Micro-task platform.
- ✔ Pay Vodeers in VDX tokens once the task listed has been completed.
- ✔ Stake VDX tokens before being allowed to build their dApps or Apps on the dApp ecosystem.
- ✔ Make purchases via dApps and Apps with VDX tokens on the dApp ecosystem.

Vodeers' Utility

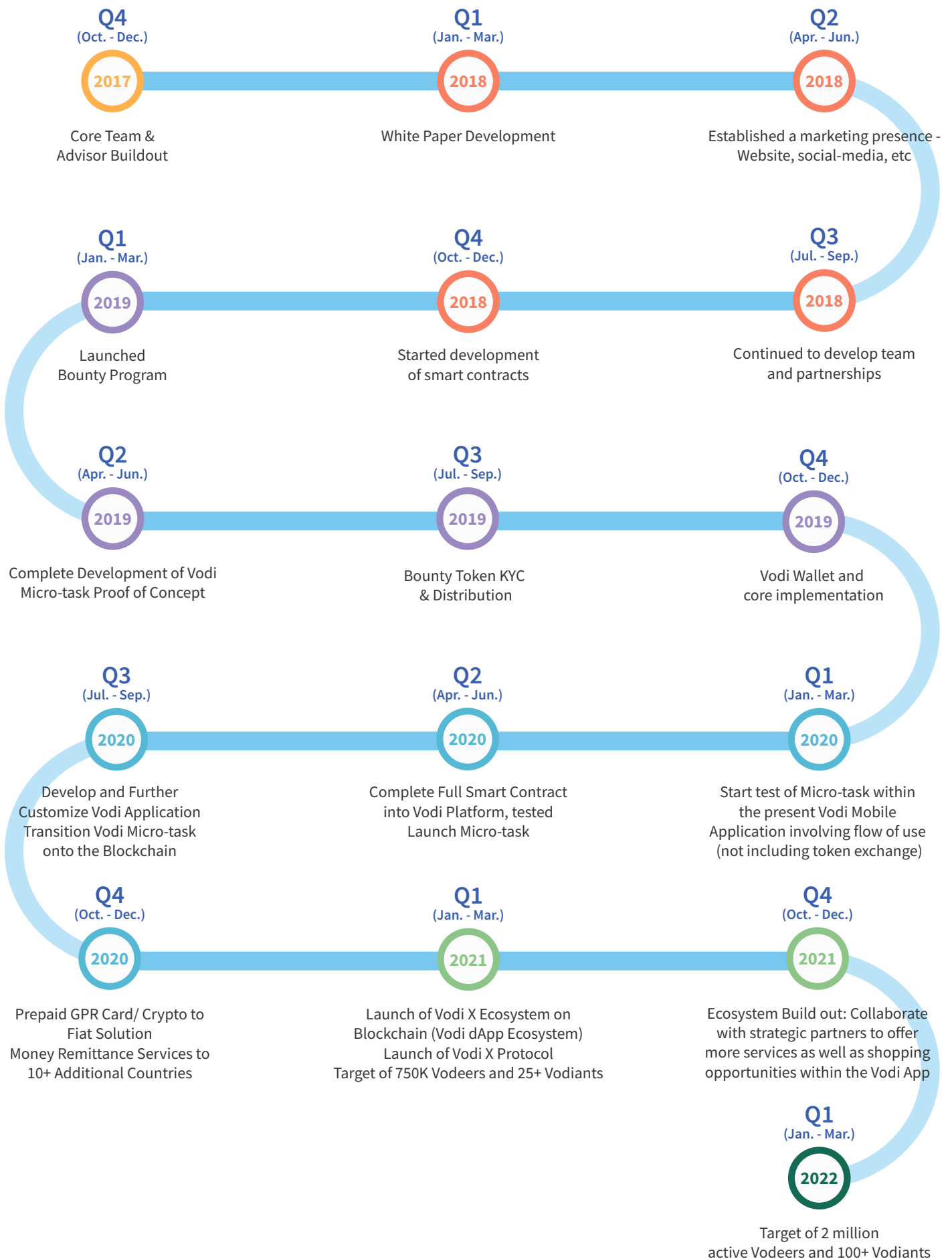
Upon completing the assigned tasks by Vodians, Vodeers will be paid in VDX tokens which they can use to purchase products/services on the Vodi dApp ecosystem. Earning VDX encourages Vodeers to continuously participate in the ecosystem. Vodeers are able to utilize VDX in the ecosystem in these scenarios:

- ✔ Required to stake VDX tokens before being able to accept tasks.
- ✔ Purchase products/services on Vodi dApp ecosystem inclusive of existing Vodi App.

Ecosystem

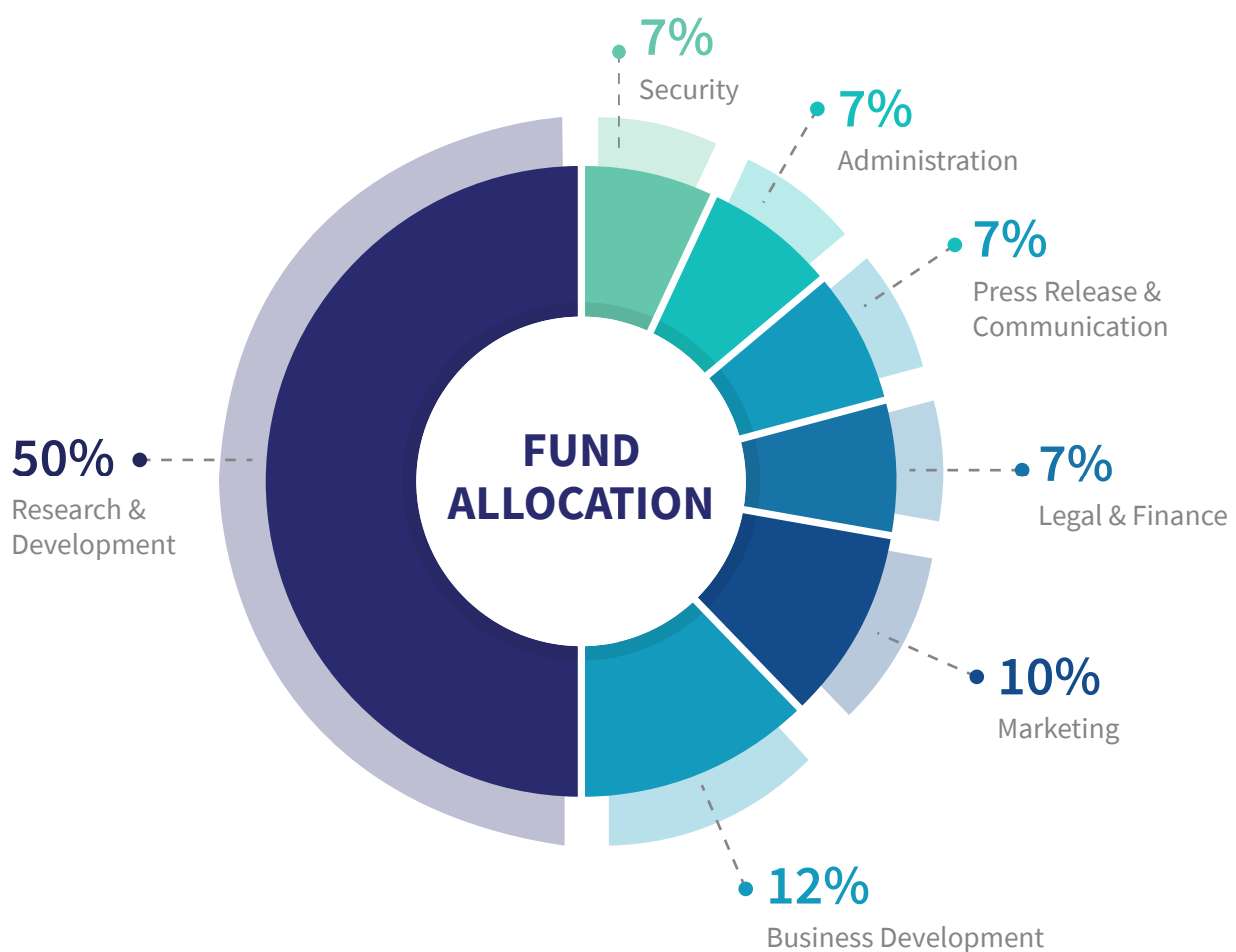
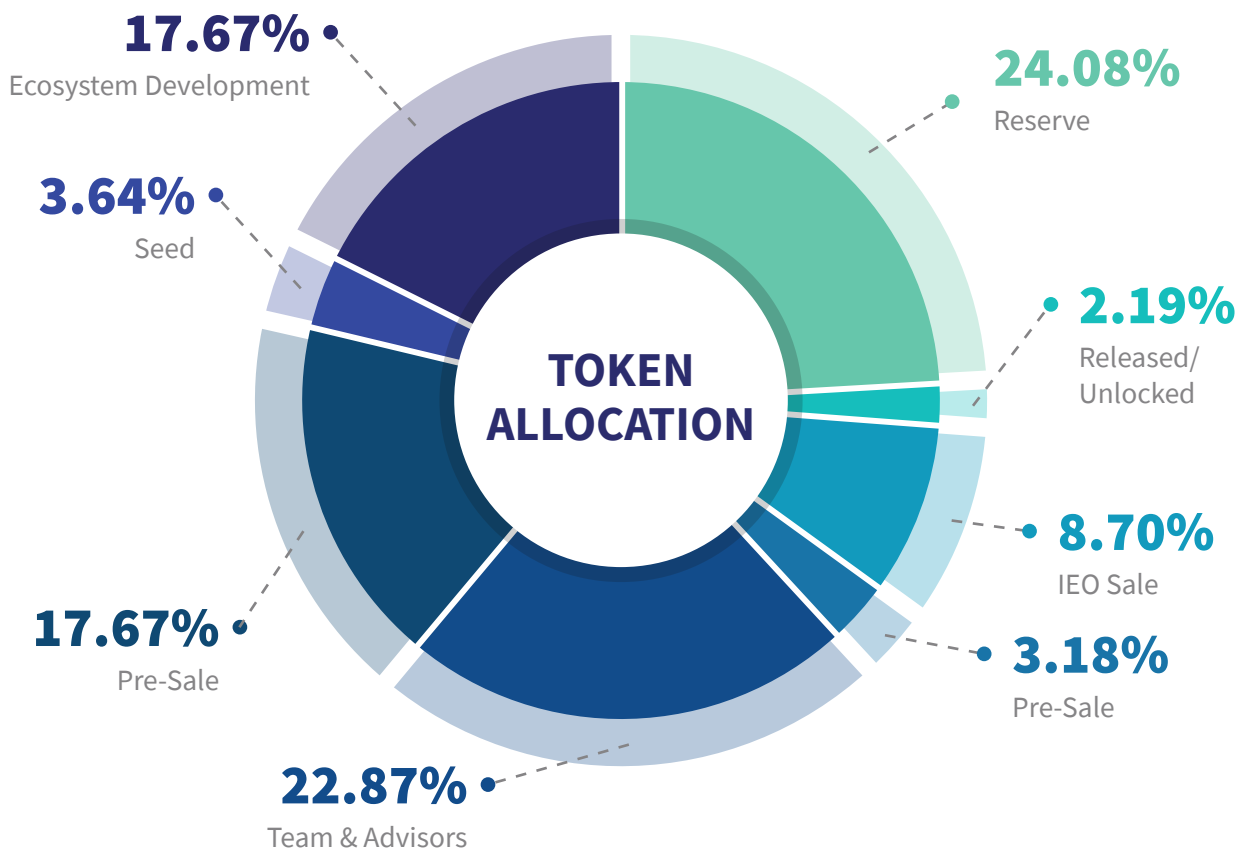


Vodi X Roadmap



Fact Sheet

Token Name	Vodi X
Token Symbol	VDX
Hard Cap	\$4,500,000 USD
Soft Cap	\$1,000,000 USD
Total Tokens Issued	2,000,000,000
Token Sales	450,000,000
Price in USD per Token	\$0.01



VODI X GLOBAL TEAM



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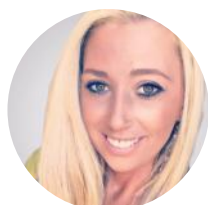
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