

VTI3.NET for Investors

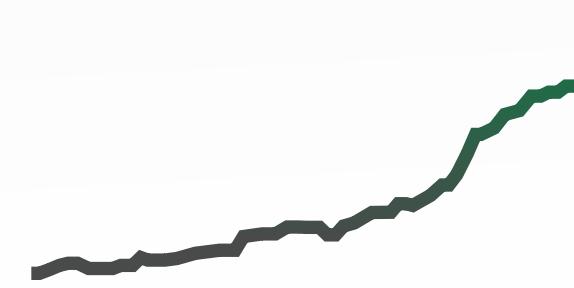
**One-Click,
Trusted Checkout
Inside Any Content
or AI Chat**



We let creators and AI chat-bots sell products without sending people to a website to register an account. Customers see a merchant trusted score, pay in one click, and get protection after the purchase.

What Have We Accomplished So Far?

462,380



Visitors in 30 days,

One single active merchant can bring 950 daily visitors, 68 paid users in average.

156

Merchants

(>80% merchants are Chinese DTC E-commerce) Acquired from Channel Partner, with 67.4% 1-month retention.

0.69%

Monthly Charge-back Rate

High dispute rates shut DTC stores down. We help prevent that.

\$1,402,683



Processing Amount in 30 days

with 5% commission and 20% avg monthly GMV growth.

Updated on 19th Nov, 2025

Visitors in 30 days = Rolling 30-day unique visitors (UV). De-dupe: account > cookie+device. Excludes bots/internal; timezone UTC.

Merchants Merchants that passed KYC and have ≥ 1 settled live transaction in the last 30 days. Sandbox/internal excluded.

Monthly Chargeback Rate = New chargebacks created this month \div settled transactions this month (count-based). RDR/CDRN resolutions and voluntary refunds excluded.

Processing Amount in 30 days = Rolling 30-day settled gross processing volume (includes tax/shipping; excludes refunds and chargeback reversals). Multi-currency \rightarrow USD at settlement-day mid-rate, rounded to \$1.

How a 2\$ Watch is Sold for 50\$?

Marketplace



1.78\$

on Aliexpress

All similar products are listed side by side with clear price comparison, product quality is relatively guaranteed, and trust comes from the marketplace's brand.

Shopping becomes a repetitive, almost mechanical behavior.

DTC Shop



49.6\$

on DTC E-commerce Website

With little direct price comparison. Customer get a more personal connection by "talking to the shop owner", build repeat-purchase habits, and develop trust in the owner and the shop. **Customers are paying for the story and shopping experience.**

And What's Wrong About It?

Marketplace



1.78\$

on Aliexpress

- Unable to build a brand
- No user retention or repeat purchases
- Price wars and paid AD click reduce profit
- Need to ship goods in advance to the warehouse

DTC Shop



49.6\$

on DTC E-commerce Website

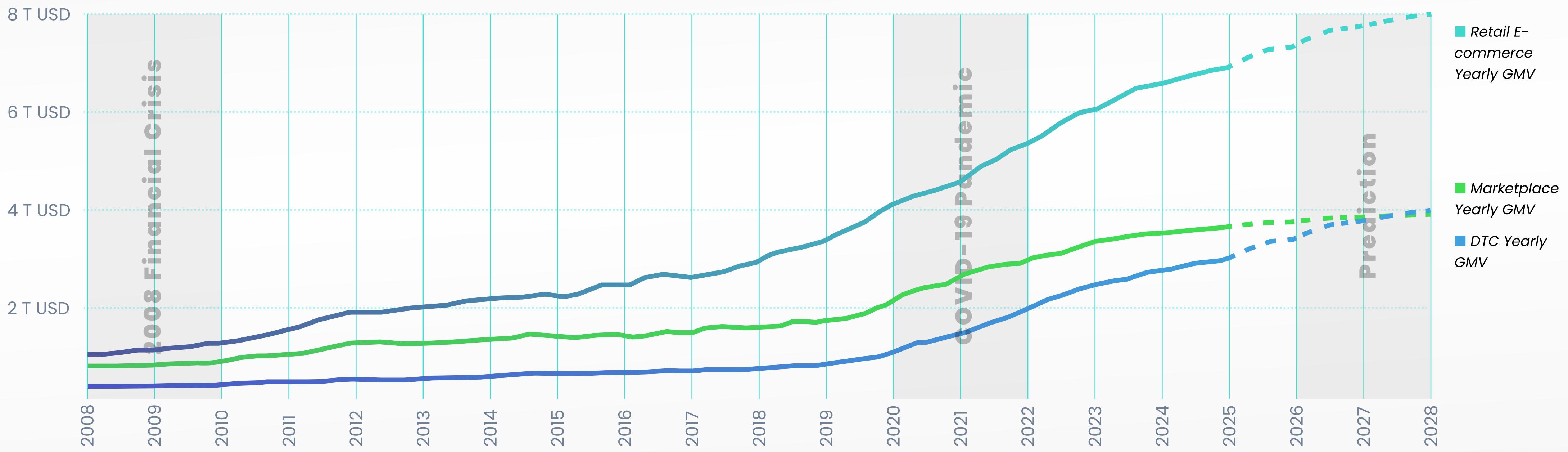
- Fake reviews, scams/fraud, and influencer abuse
- Limited after-sale, low credibility
- ~45% revenue spent in prepaid Ad & Influencer with unstable results
- High dispute rates often cause payment channels to be blocked

AI Will Redefine How People Relate to Each Other and How We Trust & Buy Things:

“...it is enough to foster fake intimacy with humans if the AI can make them feel emotionally attached to it.”

—Yuval Noah Harari, *Nexus: A Brief History of Information Networks from the Stone Age to AI*

DTC & Social Commerce Is Eating Marketplaces: Better Shopping Experience & Deeper Connection



Based on current public data (2020–2025 growth):

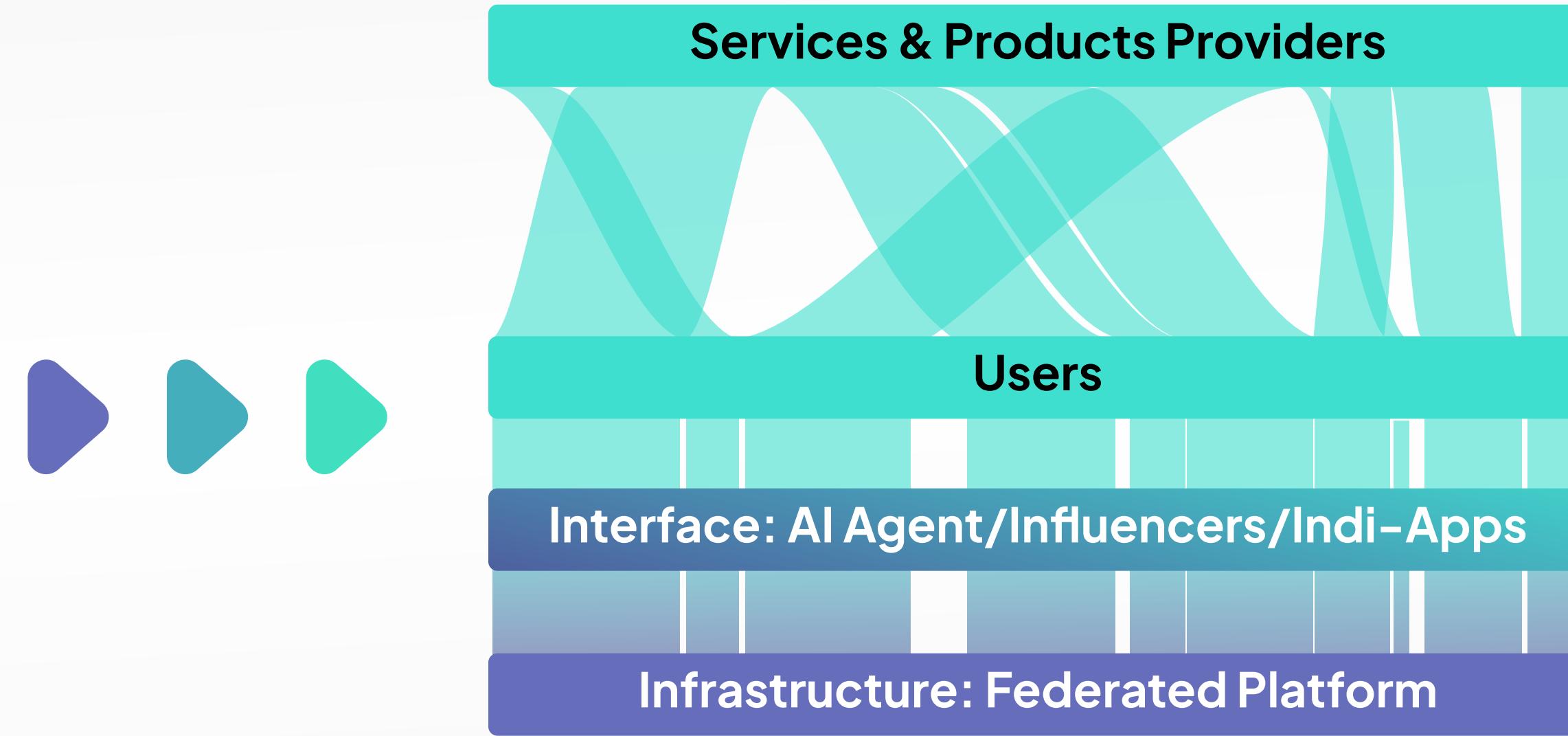
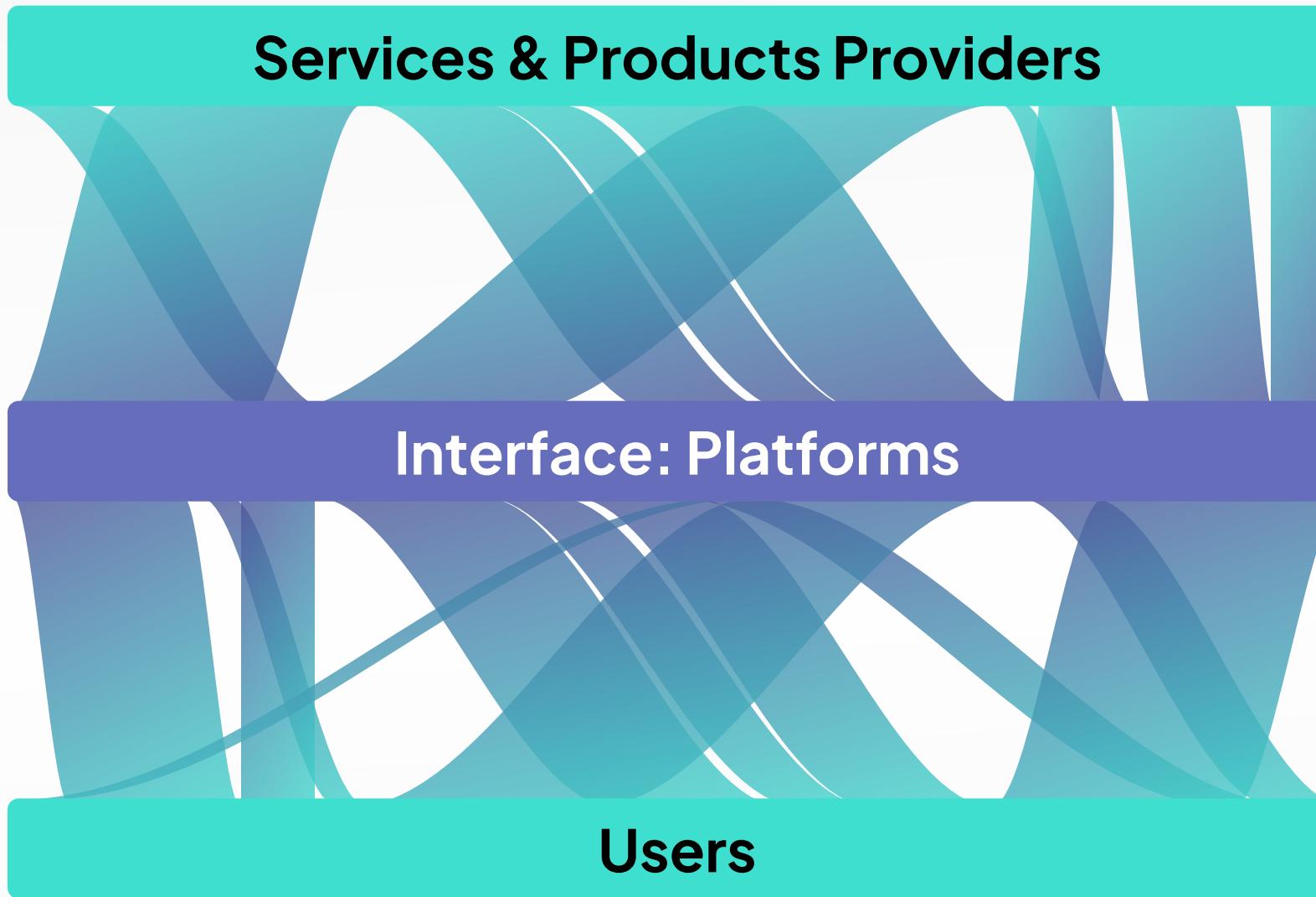
from 2020 to 2025, e-commerce GMV has a CAGR of about 12%; within that, marketplaces led by Amazon, AliExpress and Temu have a GMV CAGR of about 9%; Direct-To-Customer sites have a GMV CAGR of about 17%, due to social commerce. At this pace, Direct-To-Customer' GMV is expected to surpass marketplaces around 2028.

Competitor's Existing Solutions vs VTI3.NET Solutions

The image displays a collage of screenshots from various platforms, each highlighting a different aspect of existing solutions versus VTI3.NET's offerings.

- Agentic Commerce:** Shows a mobile chat interface where an AI agent recommends bio stress-release products. The AI suggests "Lavender Infused Herbal Tincture" and "Serene St. John's Wort Essential Oil". The AI also provides evidence-backed information about these products.
- Tiktok Shop:** Shows an Instagram profile for "AnnieKinder5521" with a TurquoPay integration. It highlights that existing influencer marketing is not personalized and costs are not tied to performance.
- Phone Number:** Shows a phone number report for "Martin1985" with metrics like "Totally BIO", "Warm & Talkative", and "Licensed Personal". It emphasizes manipulation in local service rating systems.
- Yelp:** Shows a review for "WangYP" wanting to book a session with "Martin1985". It highlights the lack of reliable new providers due to manipulation.
- VTI3.NET:** Shows a mobile interface where the AI understands user preferences and intent, providing personalized suggestions and a clear dispute-resolution channel.

The OAuth3.0 of Trust and E-Commerce



No Direct Provider-User Connections

Providers rely on platform for sales and marketing, while users depend on them for trusted services, creating a power imbalance and limiting direct provider-user relationships.

Users are Owned by the Platform

Providers borrow access from platforms and pay fees to operate. Platforms can penalize or remove users and providers at will, keeping most of the profits while limiting provider autonomy.

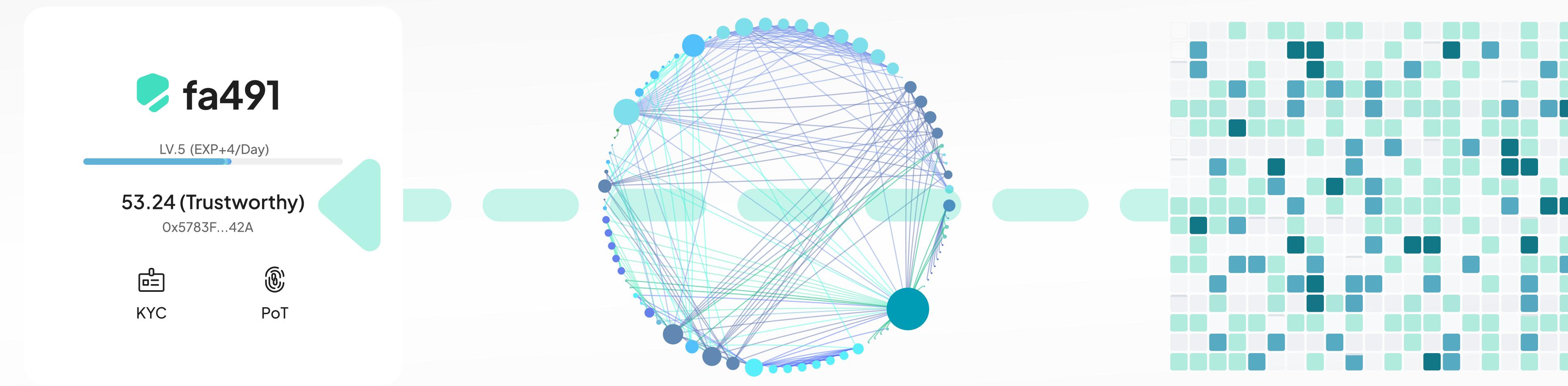
Open-Ecosystem & Direct Connection

AI Agent/Influencers/Indi-Apps are like independent city-states within a federated ecosystem. They operate autonomously and interconnect, allowing users and providers to move freely without losing access or identity.

Agentic Structured Data & Open API

Each Indi-App functions autonomously but shares a common database managed by AI Agents at VTI3 Net, with users maintaining full ownership of their data. This guarantees smooth interoperability and value exchange across all Indi-Apps.

Think of It As the “Stripe of Trust”



Know Your Provider Score

This Trust Score system integrates **Connection Mapping** with **Heat Equation Modeling** to assess a provider's credibility in a personalized and mathematically robust way.

Small Data AI Modeling

Generate an approximate score using the LLM learned intuition—that is, its internalized understanding derived from patterns in the training data, even when explicit features may be sparse or noisy.

Connection Mapping

Abstract mathematical feature unveil **hidden correlations between you and relevant reviews**.

Adaptive Personalization

Recomputes a personalized credibility weight for the provider, ensuring the trust score reflects relevance to your unique interaction patterns.

Heat-Weighted Reviews

This system analyzes relevant user reviews and **prioritizes recent feedback from old users** to calculate a trust score that adapts to each user's experience.

Manipulation Filter

Dynamically Filter-out manipulative reviews **based on the reviewer's engagement patterns, transaction consistency, and historical average rating**.

About Founder: Yu LIU

Builder



ERC Standard Builder

Authored [ERC-3475](#) (smart-contract data storage efficiency), [ERC-5851](#) for anonymous DID verification; Built a [scam detector](#) helper for Uniswap users.

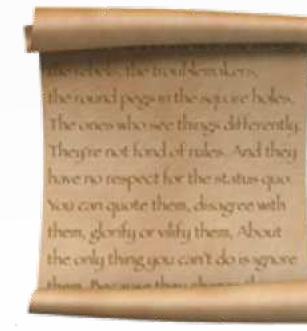
8 times from 0-1

Has personally taken 8+ products from whiteboard to live users: DeFi standards (ERC-3475/5851), BNP's carbon-credit platform, JD.com's HKD stablecoin, D/Wallet, security tools, and now VTI3's in-stream checkout and trust layer.

Privacy-First Architect

Designed a self-custodial, [DID-based wallet](#) that cut KYC drop-off from 34%→19%, integrated EBSI-compliant identity modules for EU markets, and won [2nd place at the EU blockchain hackathon](#) for minimal data exposure.

Code of Conduct



Regulated-World Operator

Led tokenized-asset and stablecoin projects inside BNP Paribas, JD.com, and AXA, Knowing perfectly the regulatory approach and fully wired into KYC/AML workflows. VTI3 is using Checkout.com and other licensed partner's rail.

Long-Term Vision

Spent a decade building identity, reputation and payment infrastructure with the same thesis: people own their reputation & connection, merchants own their customers.

White-hat Hacker

In the [2020 Cover Finance exploit](#), returned 4000+ ETH to users instead of keeping it; the incident was covered by major crypto media and is still cited as a rare large-scale white-hat intervention in DeFi.

Marketing & Insight



Knowledge in E-commerce

Founder of VTI3, working hands-on with ~100 cross-border Chinese DTC merchants, previous experience building cross-border payment rails at JD.com gives him a deep view of margins, fraud and logistics.

Proven Traction & Result

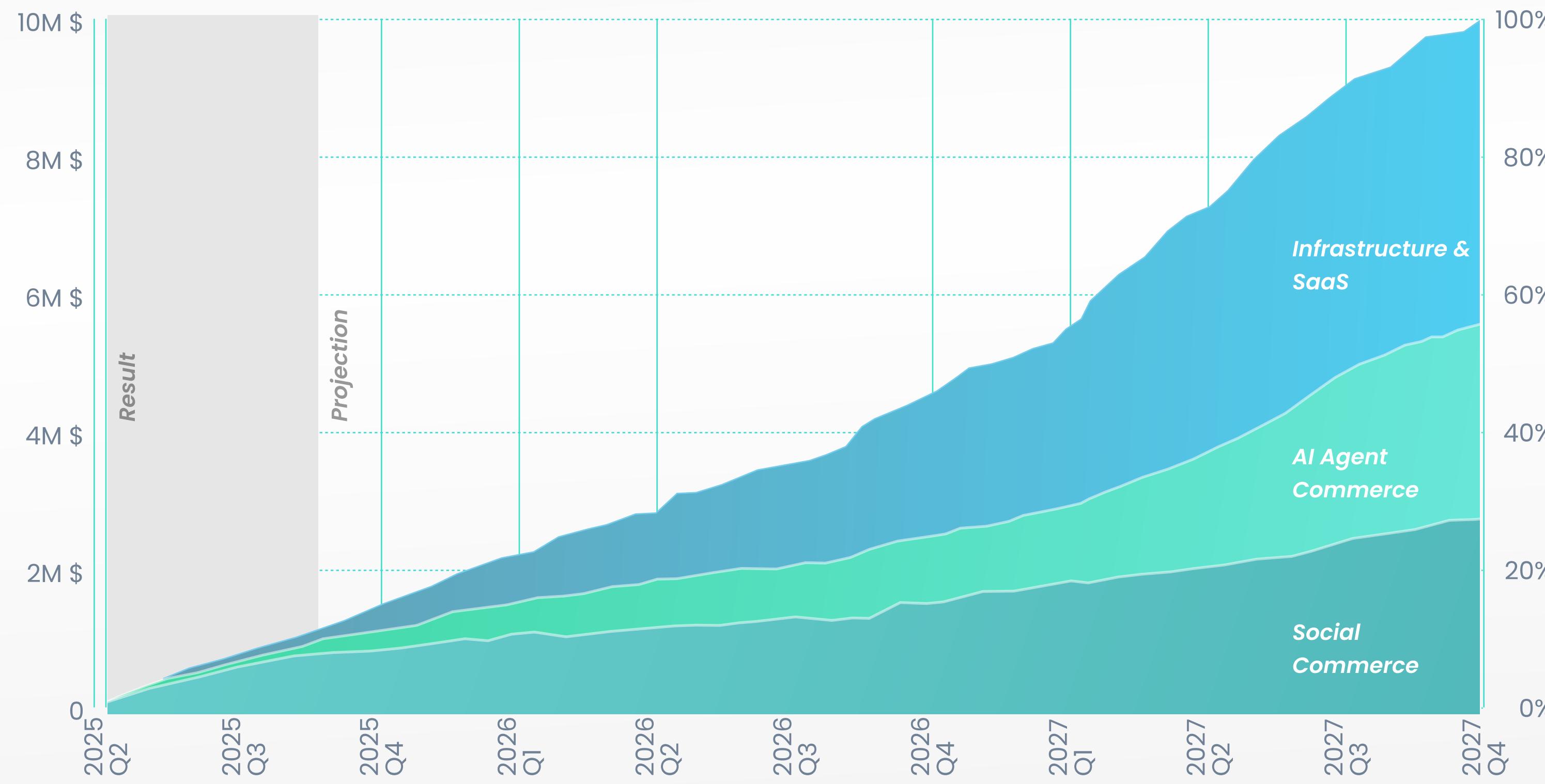
Grew VTI3 from prototype to \$1M+ GMV/month in four months, with 20% monthly growth in GMV, ~20k daily visitors, ~300 daily buyers, ~60% buyer login rate.

Channel-First Playbook

Built VTI3's growth engine around SaaS partners, agencies and cross-border e-commerce communities, so most new merchants now arrive via referrals rather than paid ads, giving the company low CAC and defensible distribution.

Expansion Narrative: Across Digital Markets

Monthly GOV projection VS Result



Current Traction

- Jul 2025: \$623,452 (3,373 tx; AOV \$184.8; refund 9.8%)
- Aug 2025: \$923,083 (4,020 tx; AOV \$229.6; refund 14.6%)
- Sep 2025: \$1,206,237 (4,932 tx; AOV \$225.1; refund 12.8%)

Federated Growth

Focus on flywheel effect and Influencer-driven mindshare: in our model, every payment converts into a customer relationship. On average, one merchant brings ~20,000 visitors and 500–1,000 transactions per month. More customers and Influencer channels attract more merchants, reinforcing the cycle.

Unbreakable Barrier

Maintain 12%–16% monthly growth, surpassing \$5B in monthly volume by the end of 2035. By providing seamless AI Agent integrations and multiple WebApp entry points, users will adopt the Federated Platform for shopping decisions. Merchants will adapt to referral-based promotion, gradually abandoning paid listings and strengthening long-term user relationships.



VTI3.NET

Be Valued

Be Trusted

Be Inspired

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