

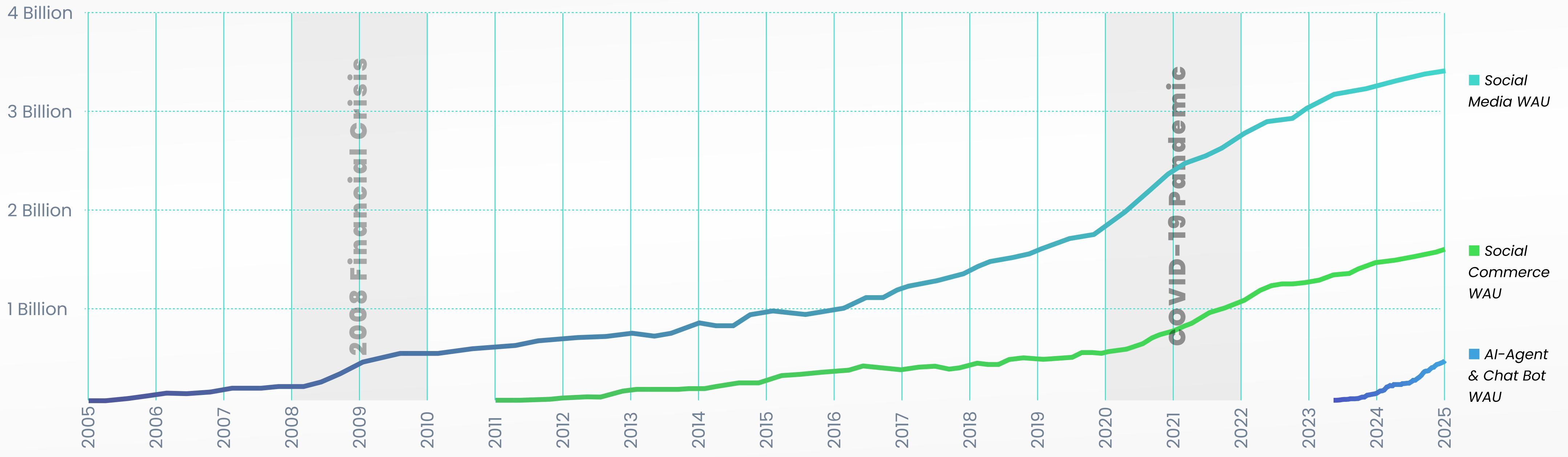
VTI3.NET Infra for Investors

Turn Engagement with Creator & AI into Checkouts

The federated connect-trust-checkout infrastructure for AI- and creator-led commerce.



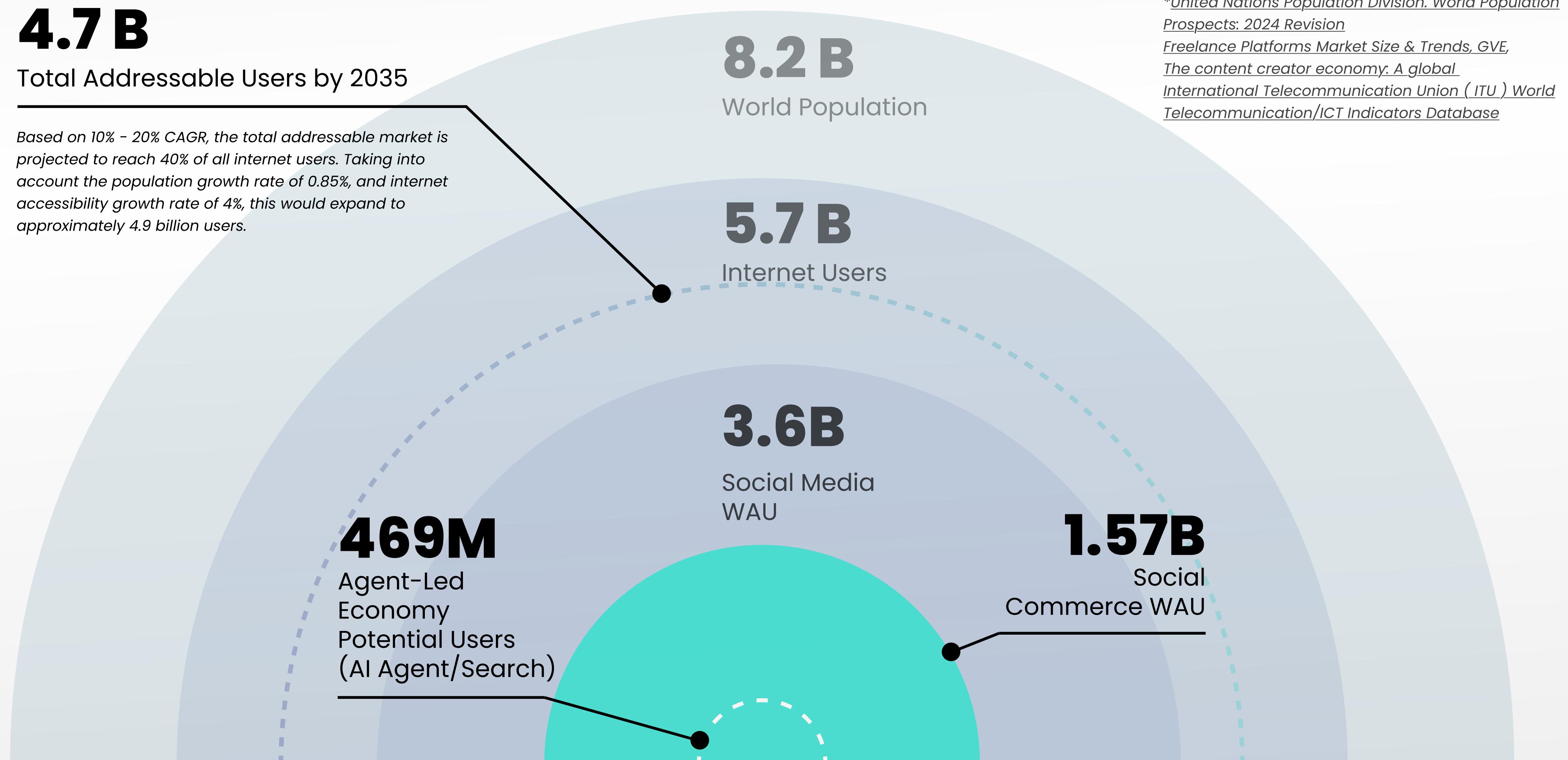
Social Commerce to Agent-Led Commerce: Global Trends



“Social Commerce”: Shopping that starts and completes inside social feeds, livestreams, and chats—content, community, and native checkout in one flow.

“AI Agent-Led Commerce”: Autonomous agents detect intent, orchestrate offers, and can negotiate and purchase on a user’s behalf within budgeted, policy-guarded rails.

Social Commerce to Agent-Led Commerce: User Base



What is the Big Picture?

3.6

Billion

Engaged Participants

Consumers seek personalized services & products, while Independent platform and influencers supply them.

X

6.7

Trillion USD

Total Addressable Market

Trade through social media, messaging apps and AI Agent, without relying on traditional E-commerce platforms.

What Have We Accomplished So Far?

152,423



**Visitors in 30 days
(30-09-2025)**

34

**Infrastructure
Users (Indi-Shop)
(30-09-2025)**

0.74%



**Monthly Charge-
back Rate
(30-09-2025)**

\$1,206,237



**Processing Amount
in 30 days
(30-09-2025)**

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

Infrastructure Users (Indi-Shop) = 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 ÷ 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 → USD at settlement-day mid-rate, rounded to \$1.

The Process of Social Commerce: Back to Personal Connection



	Discover (Connection)	Trust (Mutual Trust)	Value (Payment)
Pre-Internet	Ask friends for recommendations	Word-of-mouth trust	Little to no ad spend
Platform Commerce	Paid ads and algorithmic ranking	Trust is owned by the platform; “rented” back to merchants	Prepaid ads for search/ranking
Social Commerce	Influencers recommend without explicit user need	Community-driven trust; “borrowed” from Influencers	Pay Influencers without knowing results in advance
VTI3 Net Model	Trusted Influencers and AI agents recommend	Identity/reputation owned by the merchant; portable, durable, and shareable	Direct payments via chat /AI Agent; programmable payout splits

Platform Commerce: Challenges and Difficulties

Discover (Connecting Provider & Customer)

- Influencer marketing isn't personalized to individual users' needs.
- Paid keywords advertising cannot be appropriately matched to users based on their price range and preferences.
- The prepaid advertising model is unfriendly to long-tail merchants and lacks predictability.
- Unstructured login flows and inconsistent data formats/APIs hinder AI agents.

Trust (Mutual Trust)

- No universal, merchant-owned reputation layer, reputation is fragmented and not portable.
- Fake reviews, scams/fraud, and influencer abuse.
- Limited buyer protection, poor dispute resolution, and low accountability for merchants and Influencers.

Infrastructure: Social Commerce to Agent-Led 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.

Structured Data & Open API

Each Indi-App functions autonomously but shares a decentralized database managed by the Federated Platform, with users maintaining full ownership of their data. This guarantees smooth interoperability and value exchange across all Indi-Apps.

Discover: Existing Solutions vs VTI3.NET Solutions

AI Chat Bot + AI Agent

Existing: Mismatch user preferences, and there is no integrated process to manage account, payments, security, and dispute resolution.

VTI3.NET: Understands user preferences and intent; integrated account and checkout flow.

Social Media

Existing: Influencer marketing isn't personalized to users' actual needs and preferences, and costs aren't tied to performance.

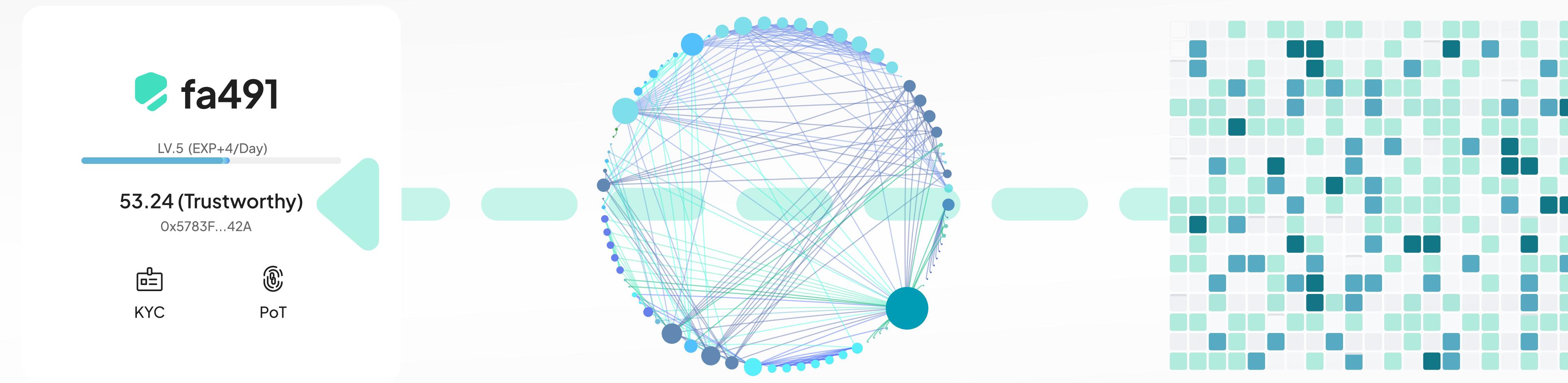
VTI3.NET: Suggestions are personalized to users' needs and preferences and are performance-based.

Phone Number

Existing: Local services mostly rely on paid ads and the Yellow Pages, and rating systems can be manipulated—so reliable new providers struggle to get noticed.

VTI3.NET: Universal, anti-manipulation trust infrastructure with payments and a clear dispute-resolution channel.

Know Your Provider: Proof-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.

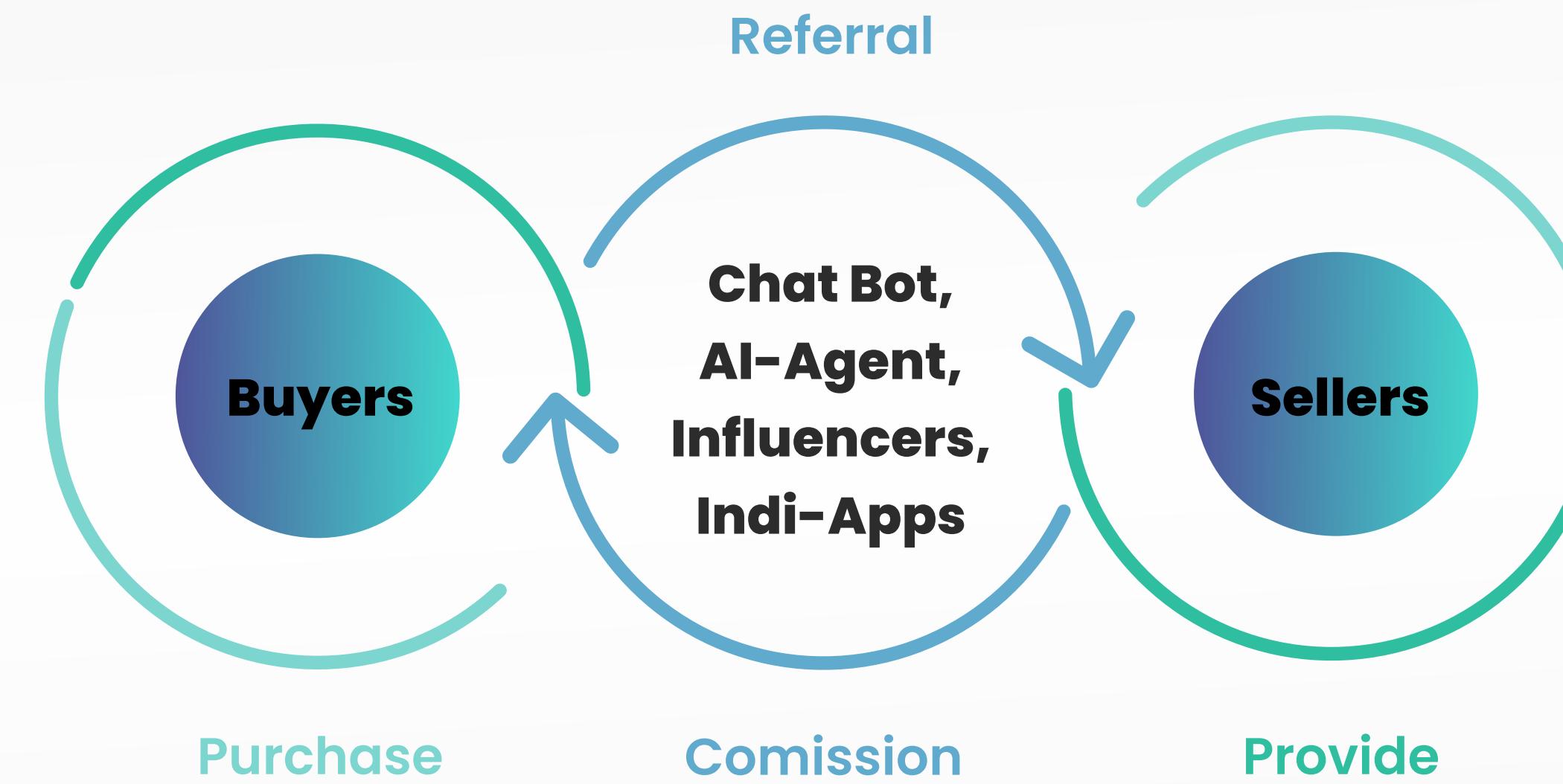
Heat-Weighted Reviews

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.

Prepaid Ads to Programmable Referral Model



Converts Check Out Payment Into Granular Commission & Referral Payments To Chat Bot, AI-Agent, Influencer & Indi-Apps.

- Ads Buy Impressions With Weak Trust; Referrals Pay Only For Verified Conversions, So ROI Is Clear.
- Auction CAC Keeps Rising And Attribution Is Messy; Social/Influencer Trust Lifts CVR And Keeps Attribution Clean.
- Third-Party Tracking Is Fading; First-Party Referrals Are Privacy-Friendly And Chat/Agent-Native.
- Ad Spend Stops, Growth Stops; Granular Commissions + Closed-Loop Cashback/Coupons Compound And Lower Long-Term CAC.

Case studies

Allan — Creator Commerce



Content Creator

French musician/Influencer (~400k followers) selling a €6/month paid group, albums (€10–45), custom songs (€1,000–2,000) and live sessions (€40–60/h), plus referral promos with agency/label revenue sharing via split payouts.

What we do

- KYP Trust Page + Badge to stop impersonation;
- Chat-native checkout (subs + one-offs);
- Deposit & cancel window to reduce no-shows;
- PSP split payouts with auto refund rollback across creator/agency/promoter;
- Paid group/subscription management (TG/WhatsApp) and offer monitoring to flag NSFW/policy risks, with creator notifications and review workflow.

Xavvi (AI Tools SaaS)



Infrastructure User

Xavvi centralizes ad spend into an AI automated traffic system (AI AD), pairs it with AI creator-matching and an LA showroom, then hands off to VTI3 for trusted referral sales and compliant revenue splits.

What we do

- Route paid impressions → signed referrals (Influencers/agents/chatbots) for first-party attribution;
- Show KYP badges at checkout;
- Run programmable checkout & PSP sub-account splits (Xavvi/Influencer/Agency) with auto rollback on refunds;
- Enable quick refund/unsubscribe in TurquoIPay to cut tickets.

Oopbuy (E-Commerce)



E-Commerce User

Influencer-led cross-border retail where discovery happens on Influencer pages, live streams, chatbots, and an LLM-enabled extension injecting smart checkout links; long logistics & refunds are core risks.

What we do

- Pre-payment ETA confirmations and a refund-only (no return) policy for eligible items;
- End-to-end shipment tracking pushed to users;
- Automatic split payouts (Platform/Influencer/Agency/VTI3) with refund rollback;
- KYP/Trust Badge to deter spoofed Influencer links.

Flywheel: Federated Marketplace

AI Data Seeding & Discovery Surface

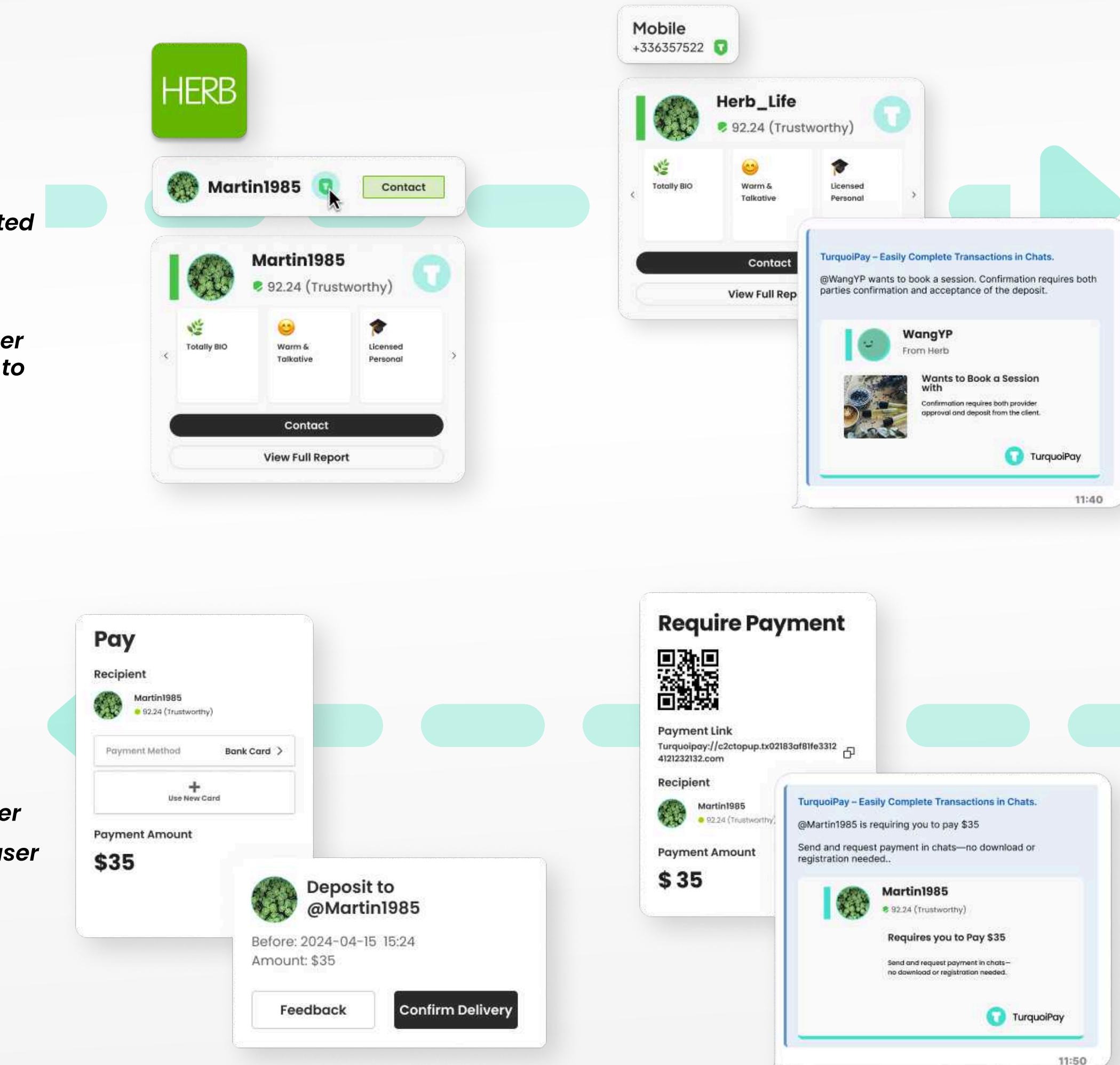
Crawl E-Commerce/ Yellow-Pages / self-hosted sites → AI builds unclaimed provider profiles with baseline TrustScore.

Users search in Indie-App directory, or Browser plug-in or TrustTap bubble shows score next to any contact link; .



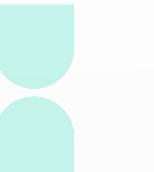
Use-case-driven Feedback Loop

If the service or product is delivered, customer confirm the payment. Post-service rating & user operation feeds TrustScore and increase the user preference accuracy.



Discover: Multi-interface

The platform understands user needs, turns them into personalized, high-performing recommendations, and secures the journey with a manipulation-proof trust infrastructure plus payments and a clear path to resolve issues.



Engagement: Integrated Process

One-click checkout in Chat Bot & Influencer's Page, using integrated account and checkout system.



Ecosystem: How to Federate

Fears



Unsecured Influencers

- Many Influencers worry about demonetization, bans, or algorithm suppression.
- Turquoipay offers them a safer space to engage freely.

Users Fear Scams & Fake Identities

- Lack trust mechanisms, leading to skepticism.
- KYP (Know Your Provider) builds credibility and fosters authentic connections.

Providers Fear of Dependency

- Over-reliance on centralized platforms creates business risks.
- Yellist provides an independent revenue stream with more control.

FOMO



Growing Network Effect

- As Turquoipay gains more users, indi-Apps will rapidly emerge, creating new opportunities and competitive advantages for early adopters.

Creators Taking Ownership

- YouTubers and influencers who switch to VT13-supported platforms will own their subscribers, unlike those stuck on traditional platforms.

Don't Get Left Behind

- As the ecosystem expands, those who adopt early will have a competitive advantage in audience control and monetization.

Compromise



Protecting Provider Interests

- Instead of being at the mercy of centralized platforms, providers benefit from a system that prioritizes their control and revenue.

Old Platforms Face Challenges

- They will have to choose between resisting the shift or adopting Federated models to stay relevant, retain all expected revenue, ensuring a smooth transition.

Old Platforms Joining-in

- This ensures that creators retain ownership of their subscribers while still operating within familiar ecosystems.

Multi-Tier Risk Controls

Compliance Layer



Identity Verification

- Integrate Onfido and Stripe Identity, ensuring compliance with PSD2, FATF, and local AML regulations. Stripe handles document validation and risk flagging.

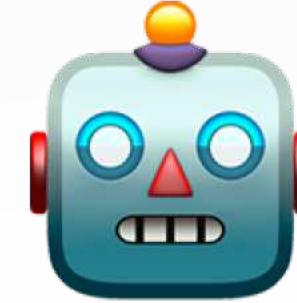
Tiered Compliance

- Our platform implements a risk-based, multi-tier compliance system that balances frictionless user onboarding with robust regulatory coverage.

Standardized Workflow

- Each level of identity and transaction verification is aligned with global standards such as FATF, PSD2, and local AML directives.

Moderation & Reporting



AI-Powered Service Categorization

- Auto-classifies services and blocks mismatches; AI group safety bots (TG/WhatsApp) sample messages and flag NSFW/sexual insinuation via classifiers.

Smart Policy at Checkout

- Users must confirm ETA, digital-goods, subscription, refund/support disclosures before paying—reduces “I didn’t know what I bought” disputes.

Report & Audit

- AI blocks 98%+ of policy-violating listings. Remaining cases are handled via reports and manual audits within 14 days of a valid client report.

Dispute & Chargeback



Provider Trust Score

- We are committed to safeguarding our users from fraud, misrepresentation, and service-quality mismatches, by implementing Proof-of-Trust System.

Network-level Prevention

- Auto-refund low-value/high-risk disputes before they become chargebacks; 3DS2 mandatory on all new card payments (liability shift).

Smart Policy + Dispute Tool

- Smart Policy Agreement + In-house Dispute Channel: 86% disputes are resolved within 24h, reducing chargeback rates.

Risk-Based KYC: A Scalable Compliance Model

1. Passive KYC

Activities with no financial transaction and no access to sensitive features remain outside of formal KYC scope, in line with FATF R.10 low-risk exclusions.

2. Auto FATF & PSD2

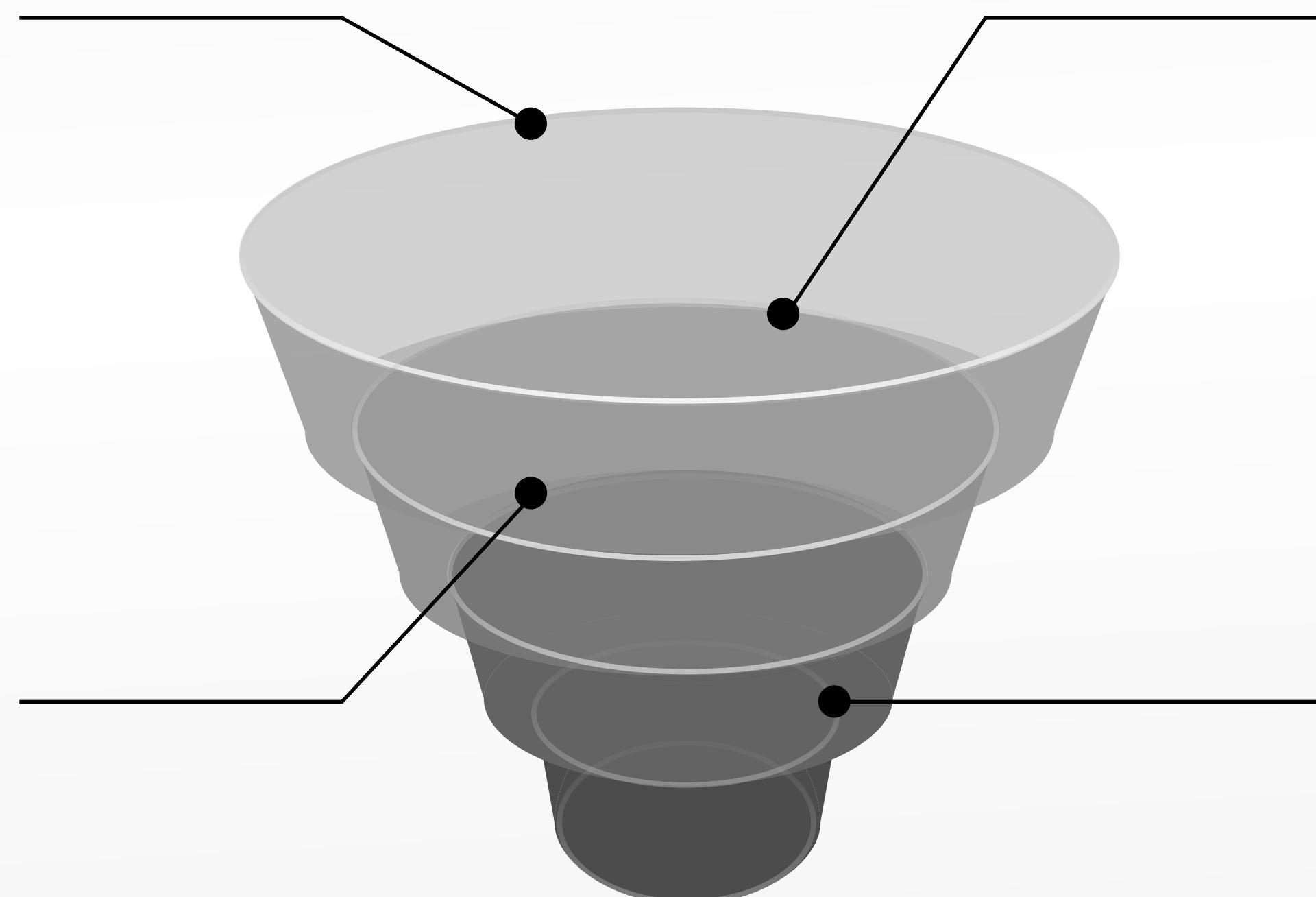
Send and receive payment below 500 USD. Auto-check includes ID matching, IP risk score, device fingerprint, and pattern monitoring – aligned with PSD2 SCA guidelines.

3. Manual KYC & AML

Withdraw, merchant payouts, and regulated service providers. Requires full identity and business verification. OFAC, UN, EU, FATF Black Lists check.

4. EDD

More detailed review for high-risk customers or account along with monthly transactions over \$10,000. This requires strict manual review for added security. Automated SA Reports to Regulatory bodies.



Income Distribution

37%
Platform Commission
(~7.8% take rate)

24%
SaaS Subscription
Fee Paid by
Providers
**(48.8\$-998.8\$/
month)**

16%
Customized
Solution Fee Paid
by Providers

9%
API Calls

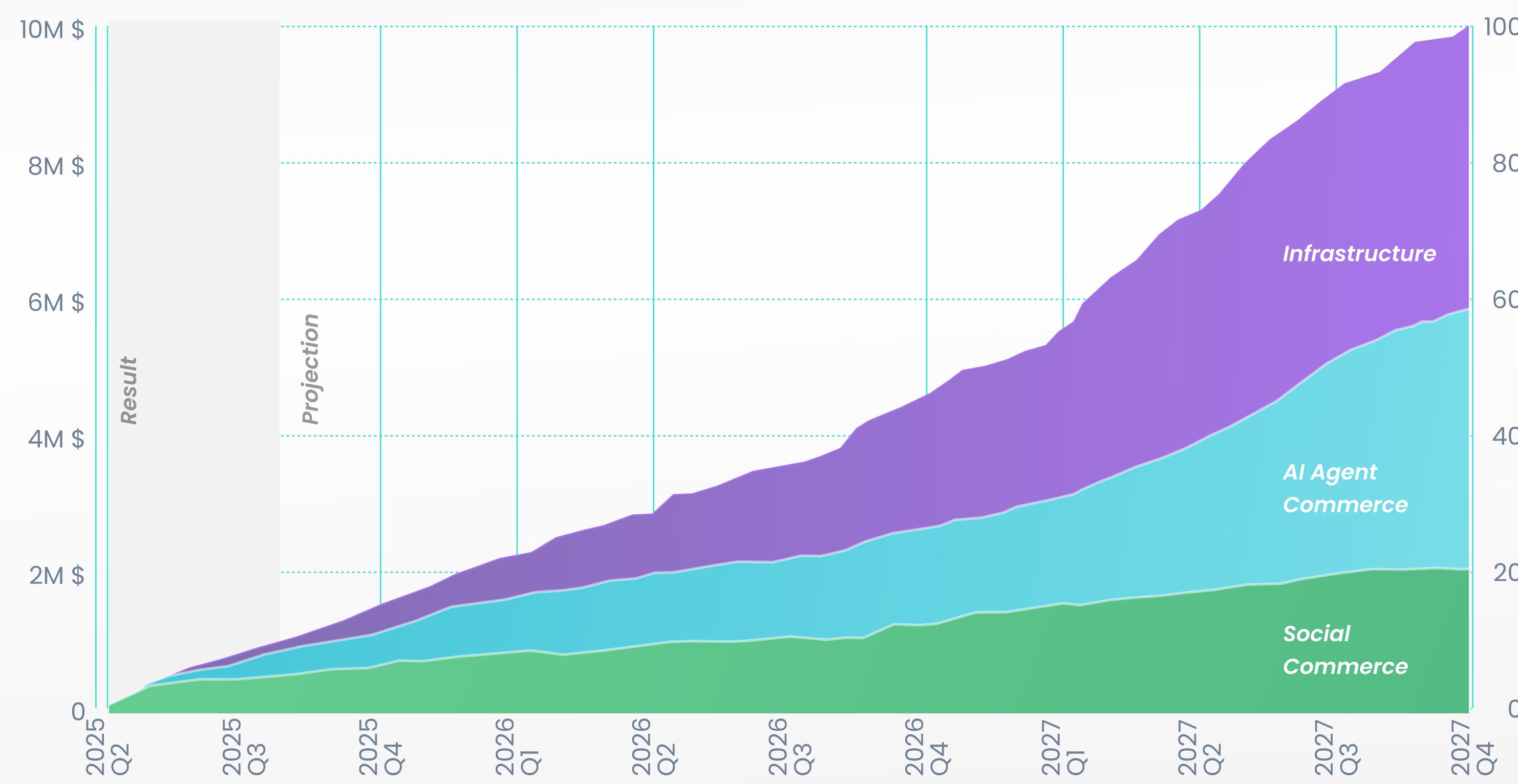
7%
Customer
Add-ons

2%
All
**Oth-
ers**

4%
Referral

Expansion Narrative: Across Digital Markets

Monthly GOV projection VS Result



Current Traction

- Jul 2025: \$623,452 (3,373 tx; AOV \$184.8; refund 3.2%)
- Aug 2025: \$923,083 (4,020 tx; AOV \$229.6; refund 6.8%)
- Sep 2025: \$1,206,237 (4,932 tx; AOV \$225.1; refund 5.6%)

Federated Growth

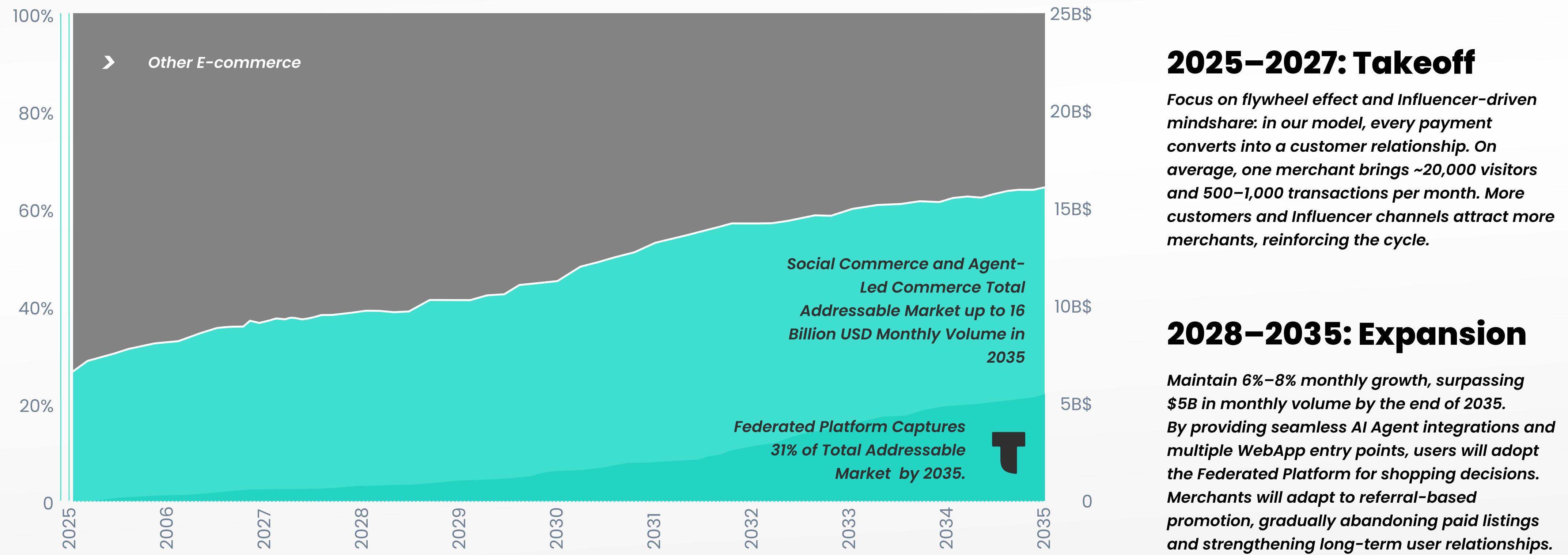
Federated rails move conversion off ranking feeds into first-party signed referrals + chat-native checkout + programmable splits, so creators/agents can hedge across platforms. Base-case growth 15–25% MoM targets ~\$10.2M/month by Dec-2027.

Unbreakable Barrier

KYP trust, signed attribution, and split-with-rollback settlement are portable rails. Scale compresses unit cost (compliance ~\$0.83 → ~\$0.45/tx) and keeps CB 0.4–0.5%, compounding toward \$5B+/month by 2035.

Expansion Narrative: Across Digital Markets

Monthly GOV Growth VS Addressable Market Cap Projection (2025-2035)



2022. Panetta, K. (2023). Hype Cycle for Emerging Technologies, 2023. IDC. (2023). Worldwide Public Cloud Services Forecast, 2023–2027. McKinsey & Company. (2023). The State of AI in 2023. Deloitte. (2023). Digital Media Trends: 17th Edition.



VTI3.NET

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Be Trusted

Be Inspired

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