

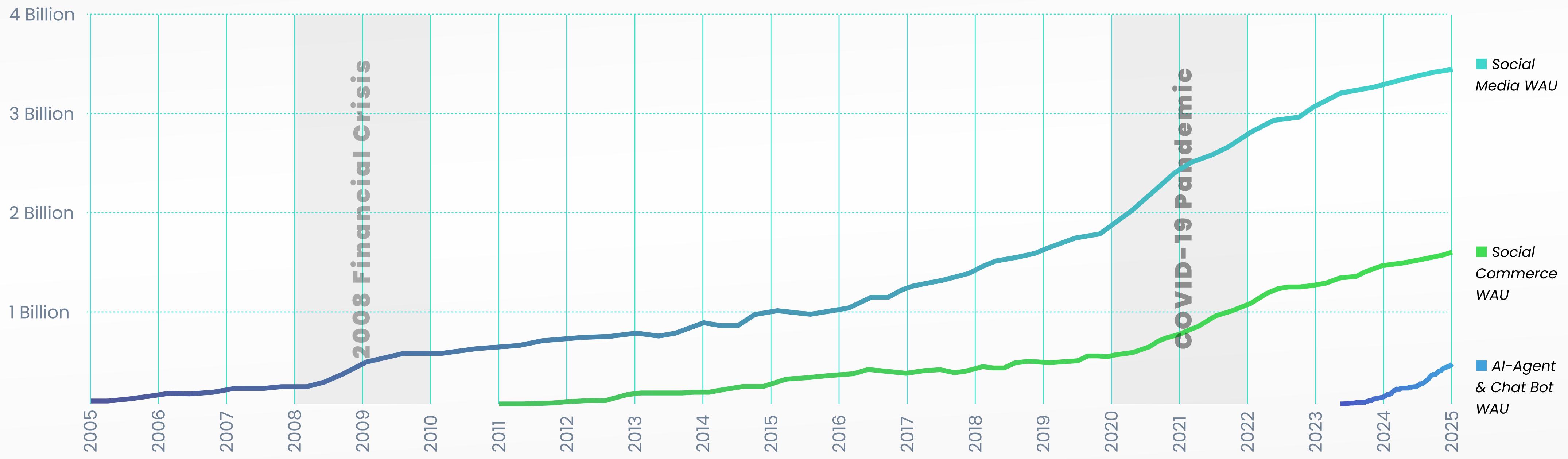
**VTI3.NET Infra for Investors**

**Turn  
Engagement  
with Creator & AI  
into Checkouts**

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



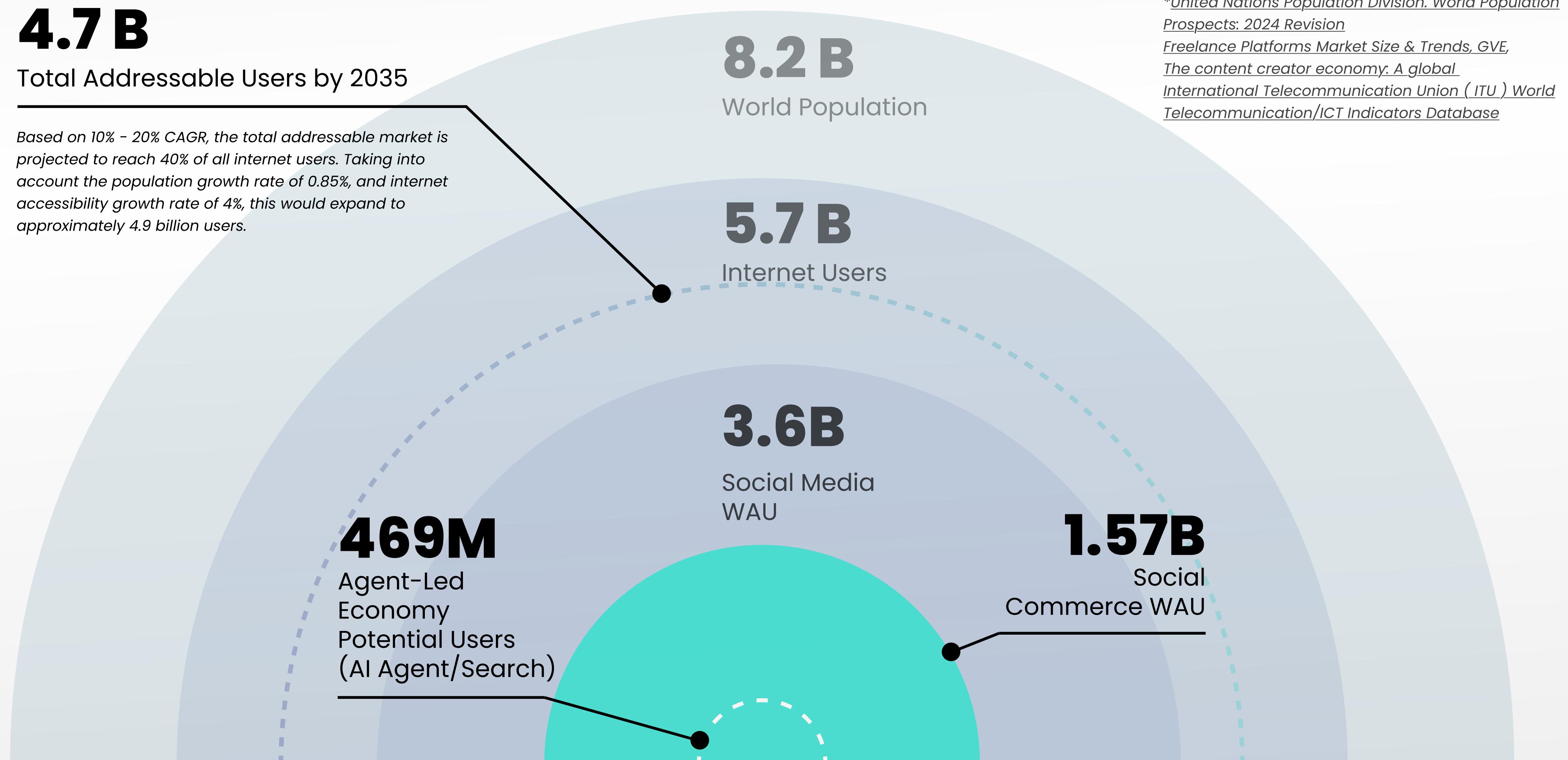
# Social Commerce to Agent-Led Commerce: Global Trends



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

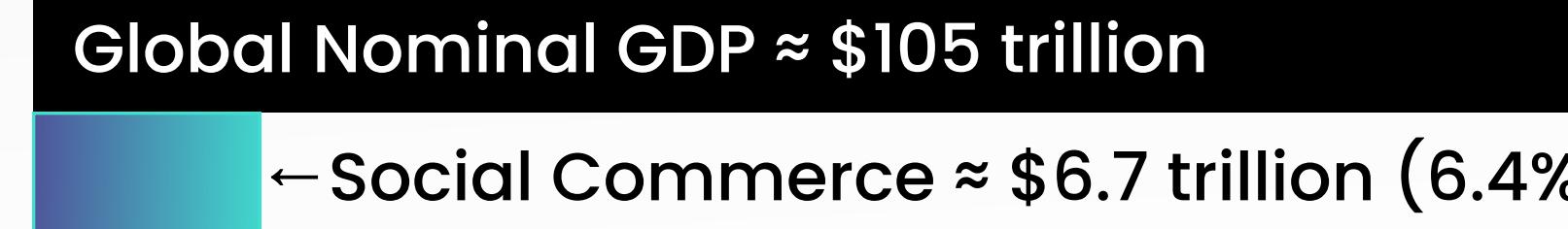
“AI Agent-Led Commerce”: Autonomous agents detect intent, orchestrate offers, and can negotiate and purchase on a user’s behalf within budgeted, policy-guarded rails.

# Social Commerce to Agent-Led Commerce: User Base

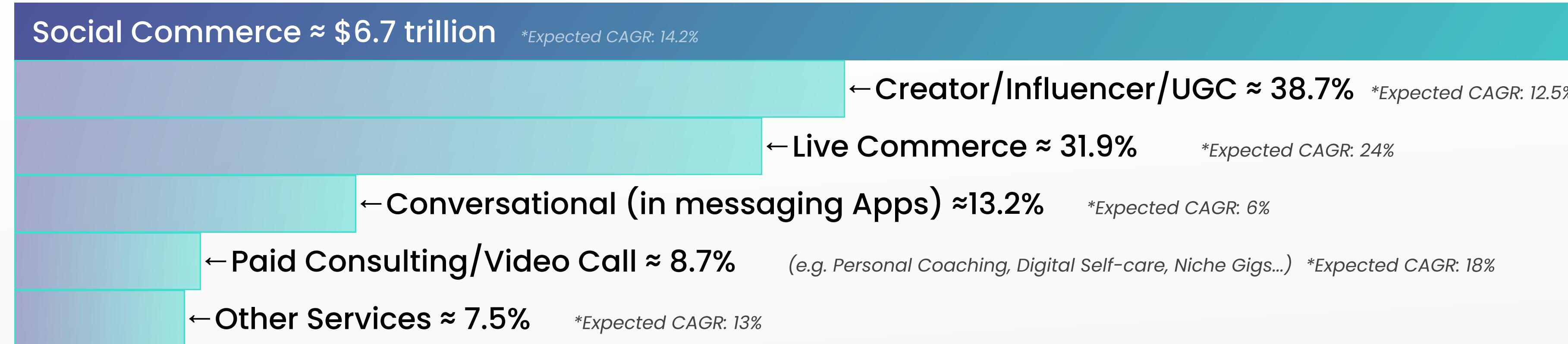


# Social Commerce to Agent-Led Commerce: Network Effect of 6.7 Trillion Market

## Entire Social Commerce



## Social Commerce Segmentation



\* Policy Pivot, Rising Threats, IMF

Freelance Platforms Market Size & Trends, GVE

The content creator economy: A global phenomenon, Deloitte

The creator economy could approach half-a-trillion dollars by 2027, Goldman Sachs

# 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.

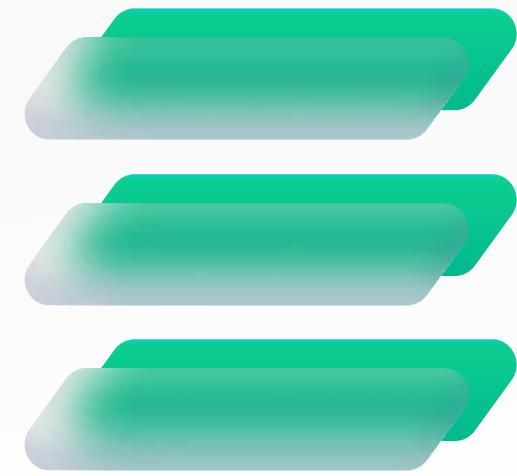
Processing Amount in 30 days = Rolling 30-day settled gross processing volume (includes tax/shipping; excludes refunds and chargeback reversals). Multi-currency → USD at settlement-day mid-rate, rounded to \$1.

# The Process of Social Commerce: Back to Personal Connection



	Discover (Connection)	Trust (Mutual Trust)	Value (Payment)
<b>Pre-Internet</b>	Ask friends for recommendations	Word-of-mouth trust	Little to no ad spend
<b>Platform Commerce</b>	Paid ads and algorithmic ranking	Trust is owned by the platform; “rented” back to merchants	Prepaid ads for search/ranking
<b>Social Commerce</b>	INFLUENCERS/influencers recommend without explicit user need	Community-driven trust; “borrowed” from Influencers	Pay Influencers without knowing results in advance
<b>VTI3 Net Model</b>	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)

Platform Bans ,Shadowbanning & Content Suppression, Unfair Algorithm, High Advertisement Fees, Privacy Violation, Demonetization, Limited Dispute Resolution, Unstructured Data format and API for AI Agent



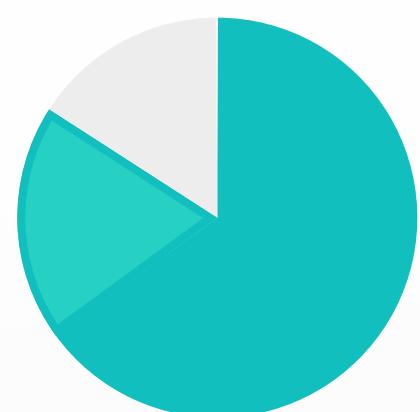
## Trust (Mutual Trust)

No Universal Rating System, Reputation don't belong to the Merchant, Fake Reviews, Scams, Lack of Buyer Protection, Anonymity Risks, Community Violence, Influencers Abusing Community Trust, Difficult to Build Trust Between Brand and Influencers

# Issues with Connecting Provider and Customer



**"71.2% of service and content providers feel restricted by platforms, fearing bans, demonetization, and loss of connections with their followers."**

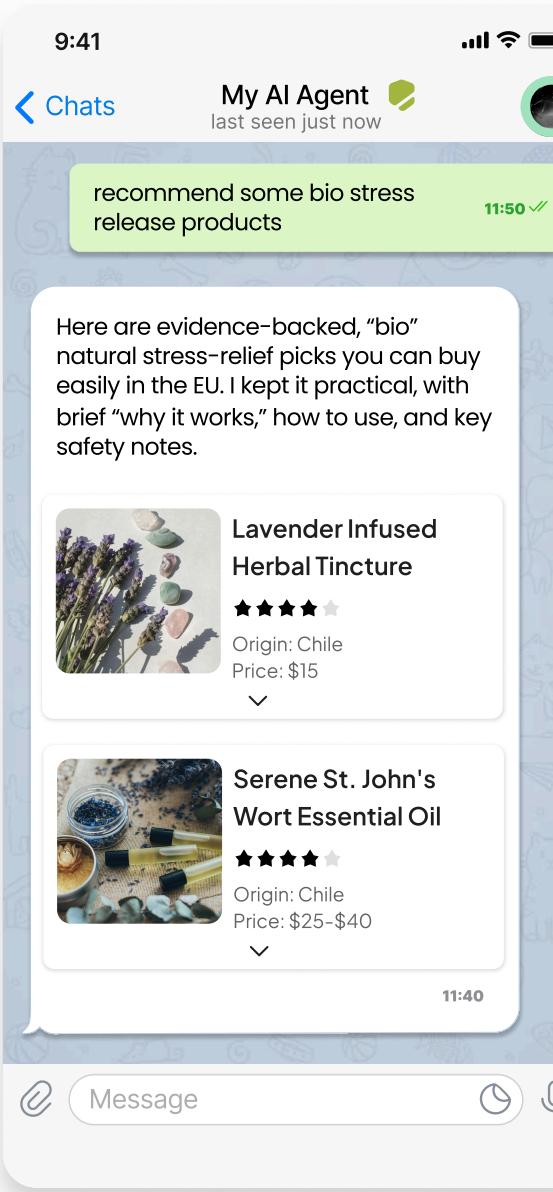


**"80.4% of private service provider & E-commerce rely on messaging apps and phone calls to communicate with clients, and 73% of them seek better platform support for building trust, managing payments, and showcasing catalogs."**



**"56.6% of customers seeking customized and solo commerce services face difficulties finding trustworthy providers."**

# Discover: Federated Platform

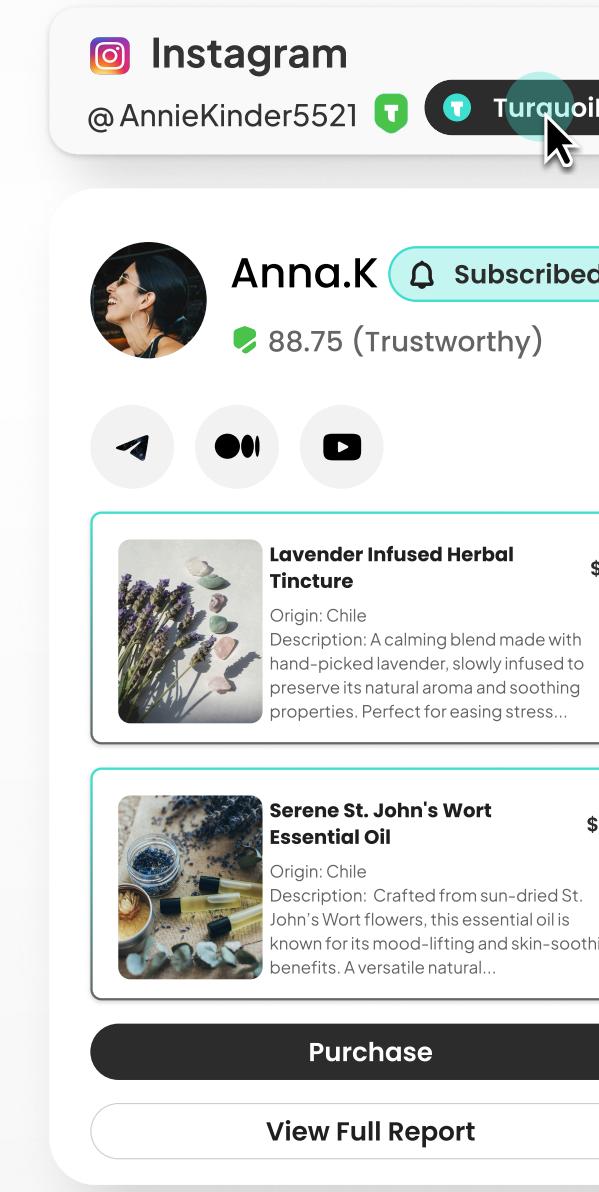


## AI Chat Bot + AI Agent

Understands intent in chat and recommends trusted services/products.

Auto-generates deposit/payment links and order cards for one-tap checkout.

Shows trust score and risk cues end-to-end to cut decision friction.

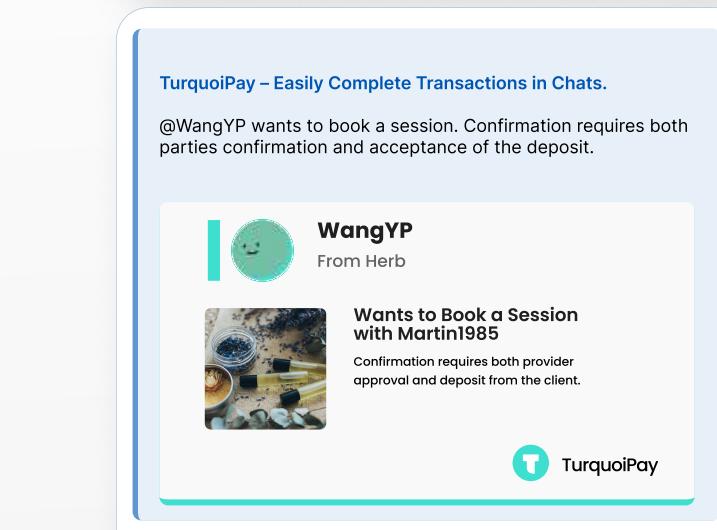
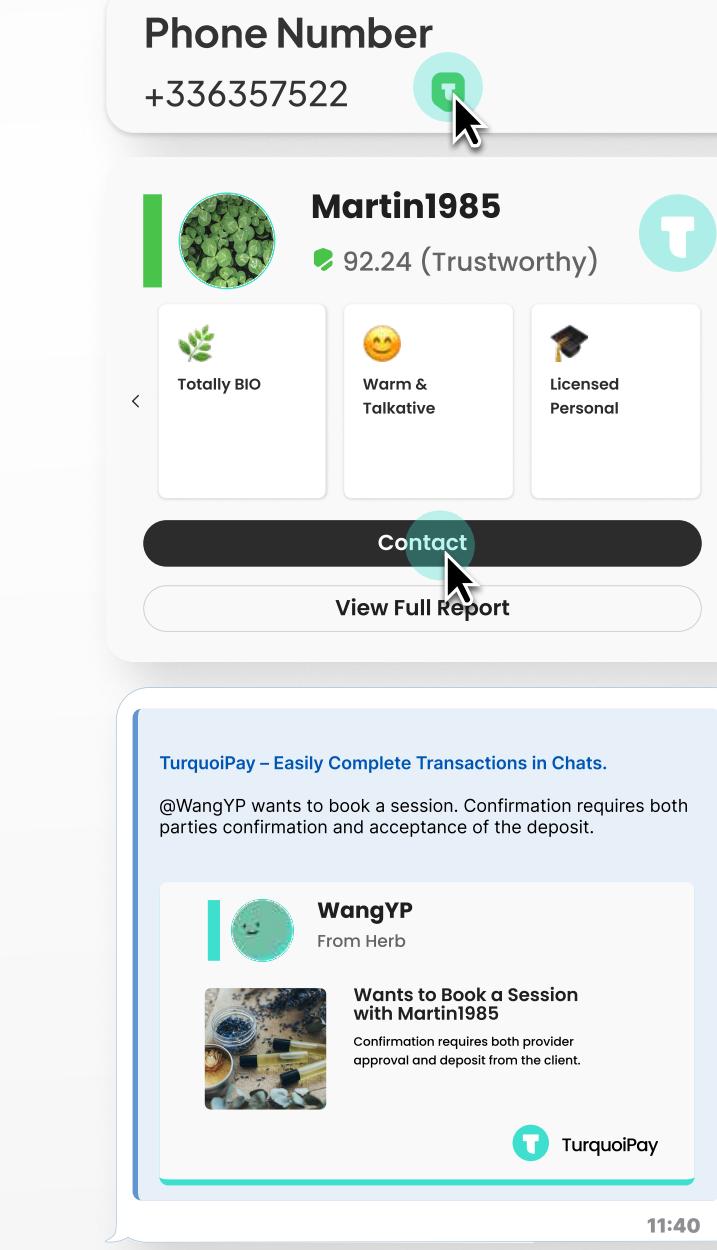


## Social Media

Profile card syncs catalog, pricing, and "Trust Score."

One tap to view reports and past reviews—no extra redirects.

Creators get paid in place; fans stay in their native social flow.



## Browser Extension & Indi-App

Floating panel shows trust score and risk alerts beside any contact point.

Reputation and accounts travel across independent apps via a federated layer.

# 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.

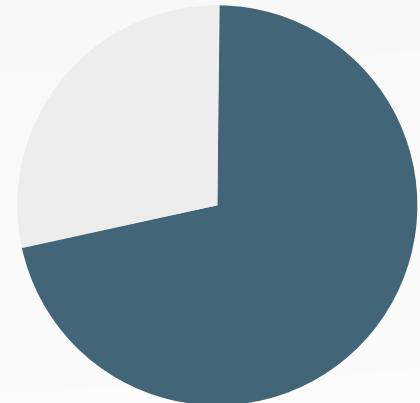
## Open-Ecosystem & Direct Connection

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.

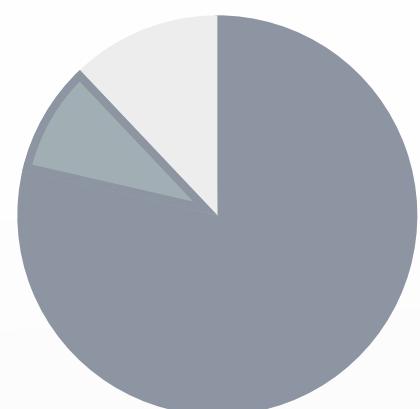
## Structured Data & Open API

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.

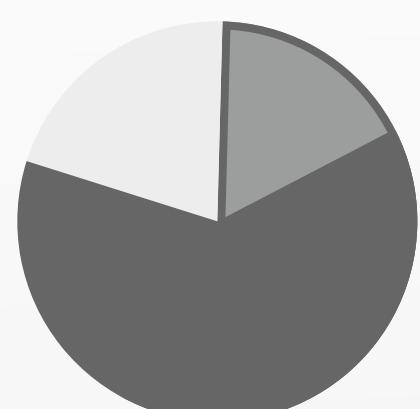
# Issues with Mutual Trust



"Approximately **71.2%** of private service provider & E-commerce feel mistrusted by first-time customers, making it difficult to demonstrate the value of their services & Products."

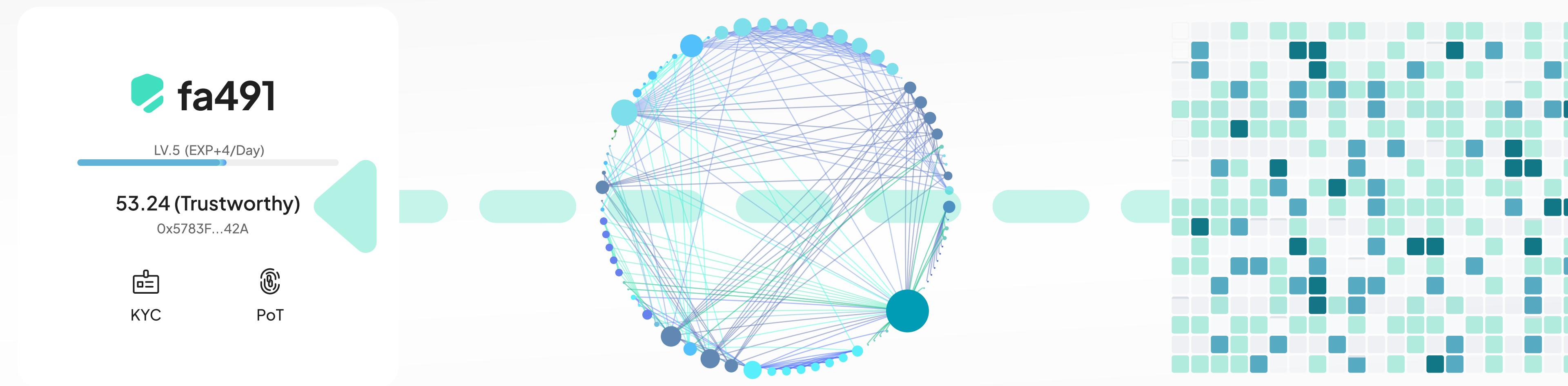


**"An estimated 400+ million people conduct transactions with strangers via messaging apps, with 84% experiencing scams at least once. Among them, 86.6% consistently worry about fraud, payment security, and privacy."**



**"21.4% of influencers report distrusting brands' referral rewards. When the campaign offers no upfront payment, the share who refuse to participate rises to 74.5%, largely due to perceived instability and lack of reliability in referral reward payouts."**

# 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.

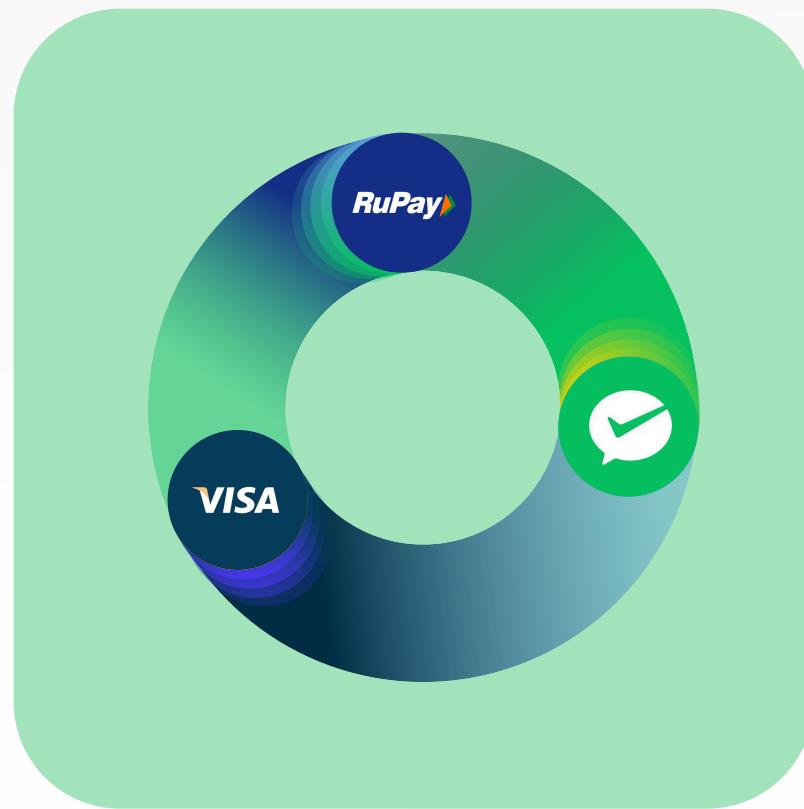
## Heat-Weighted Reviews

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

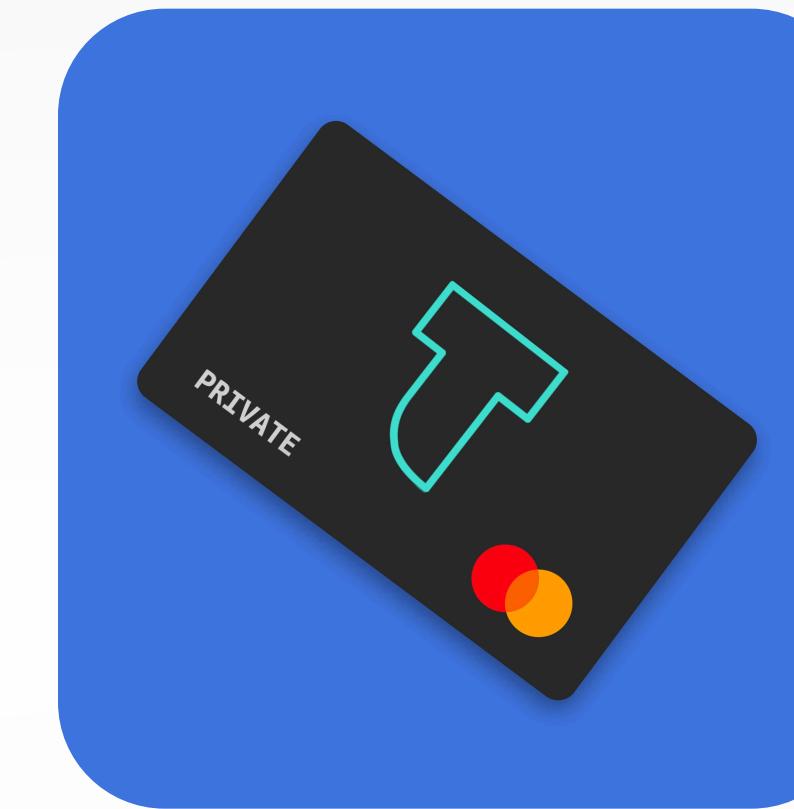
Dynamically Filter-out manipulative reviews based on the reviewer's engagement patterns, transaction consistency, and historical average rating.

# Payment Methods: covering 94% internet users



## Payment No Frontier

Receive Payments From Credit Cards, Bank Transfers, E-Wallet And More, Ensuring Seamless Business Expense Management.



## Virtual Card

Virtual Cards Enable Business Owners To Access SaaS, Online Services, And Paid Activities Effortlessly.



## Gamified Experience

Earn Cashback From Referrals And Payments For Services And Products.



## Messaging Apps

No Need For Registration Or Downloads, You Can Manage Business In Your Messaging Apps.

# 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

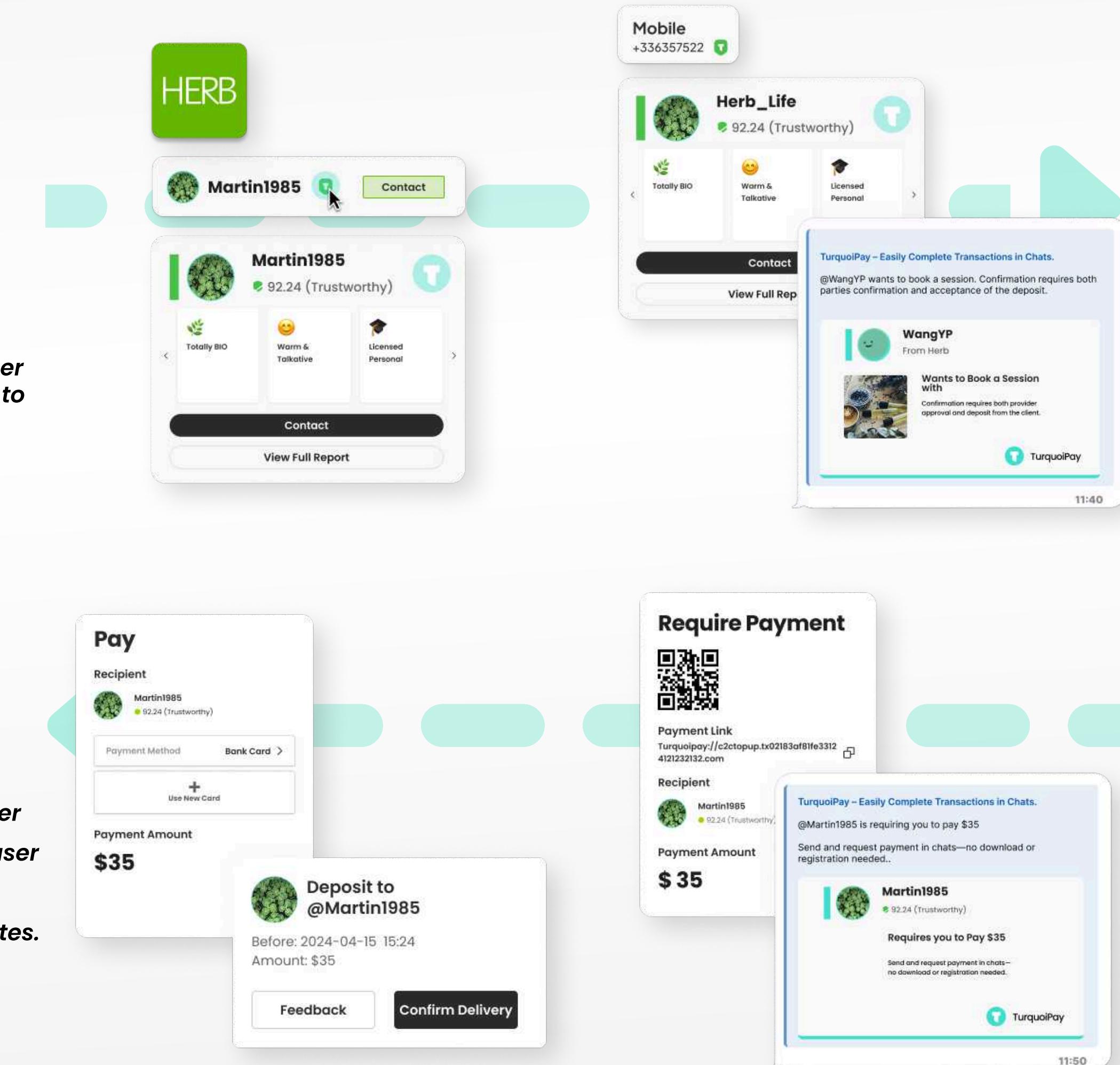
Crawl Telegram WhatsApp Business / Yellow-Pages / self-hosted sites → AI builds unclaimed provider profiles with baseline TrustScore.

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; higher scores attract more search clicks flywheel accelerates.



## Engagement: Extension & Send OG Link

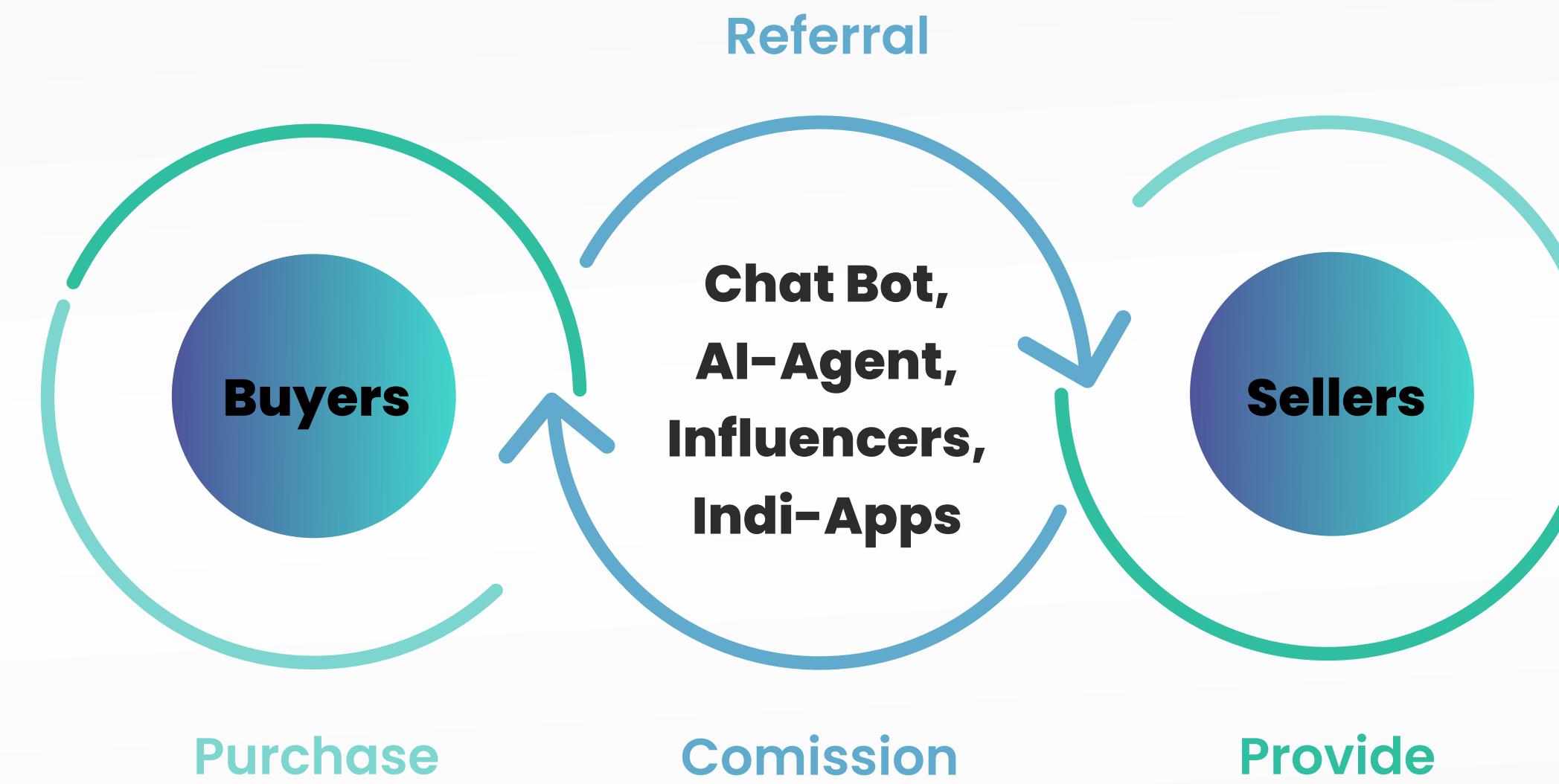
One-click checkout in Chat Bot & Influencer's Page, using client's messaging apps to send a DM with an auto-generated booking card (OG link) to provider.



## Zero Friction Onboarding

Provider sees real customer, they claim their AI-Agent Generated account , accepts TurquoPay deposit payment invoice auto-returns to customer.

# 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.

# 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.

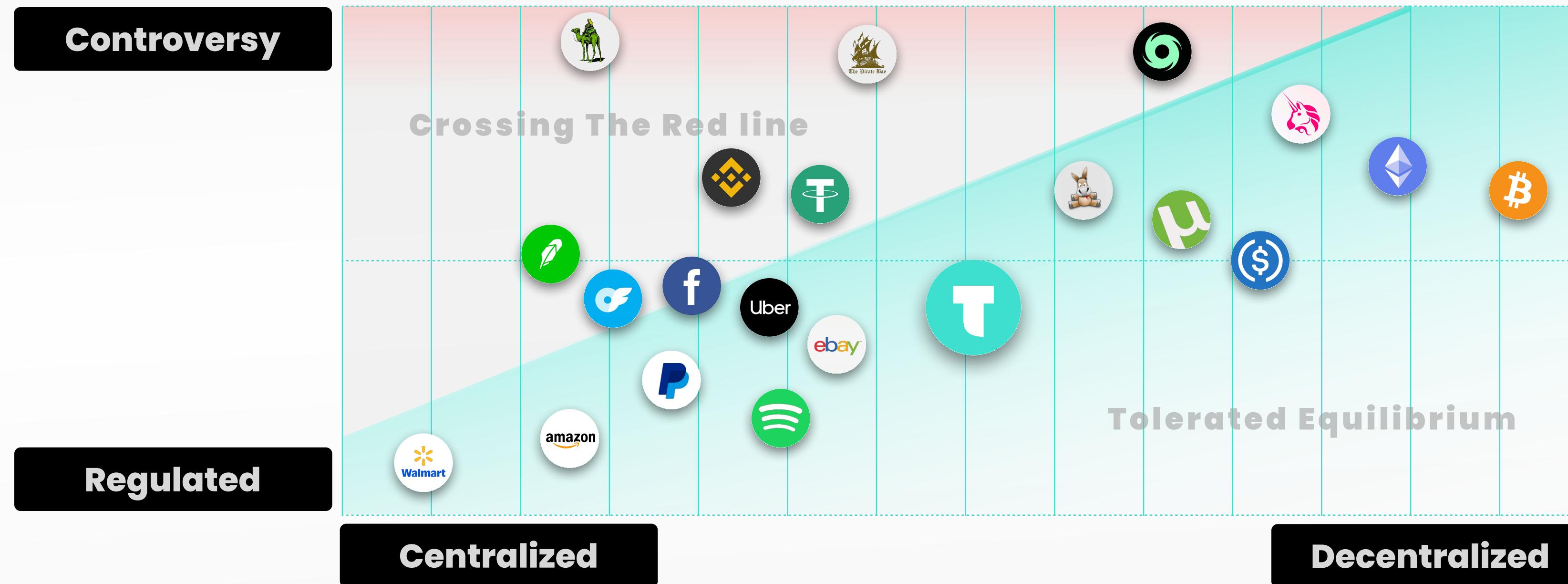
### Old Platforms Face Challenges

- 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.

# Equilibrium: Decentralized vs Regulated



With **OCR based Automated KYC** and cooperation with regulated partners for **Pay-out and Pay-in**, compliance can be managed by **restricting access based on Age, Location, or Qualifications**, effectively aligning with regulatory requirements from day one.

# 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

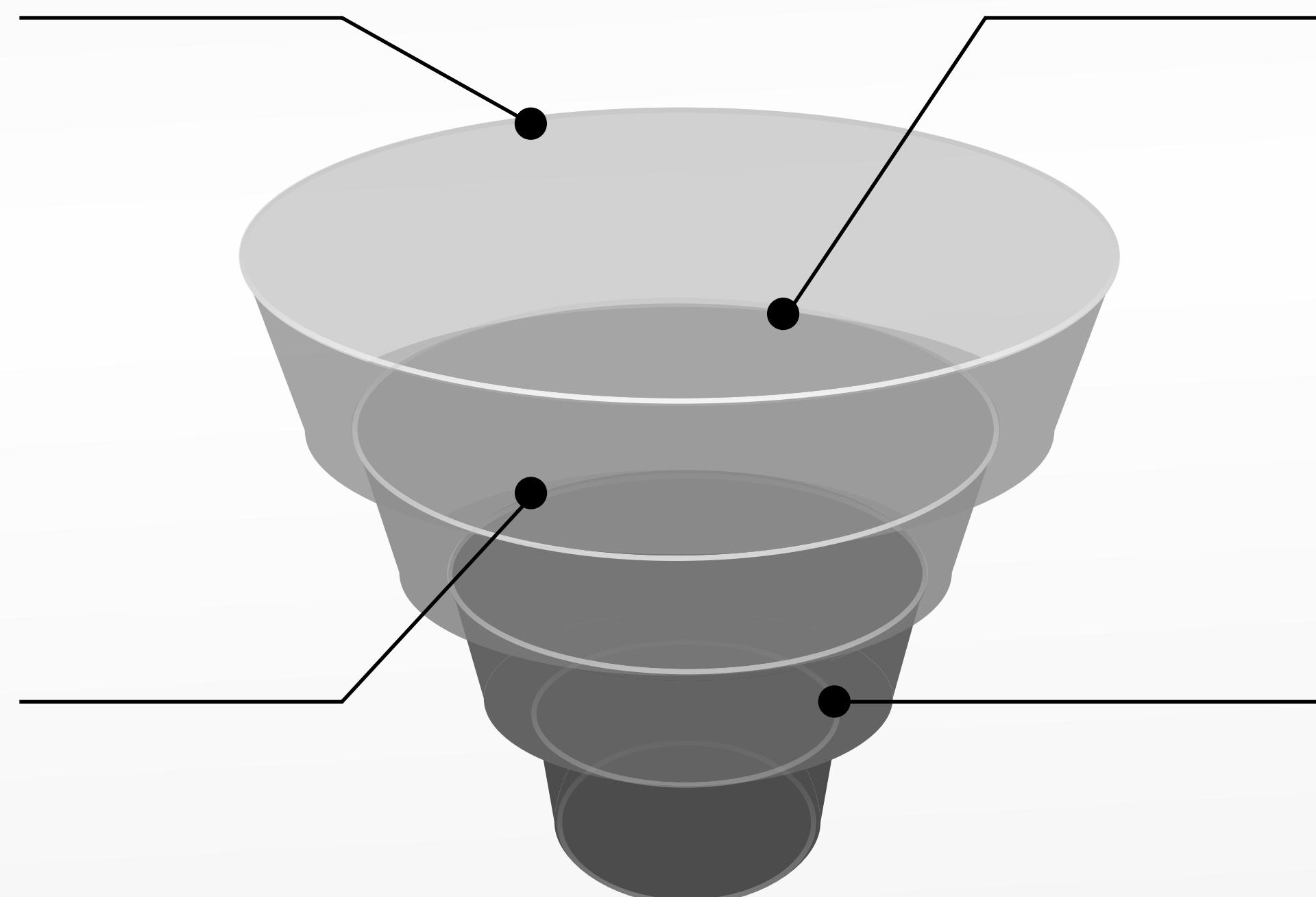
*Send and receive payment below 500 USD. Auto-check includes ID matching, IP risk score, device fingerprint, and pattern monitoring – aligned with PSD2 SCA guidelines.*

## 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**

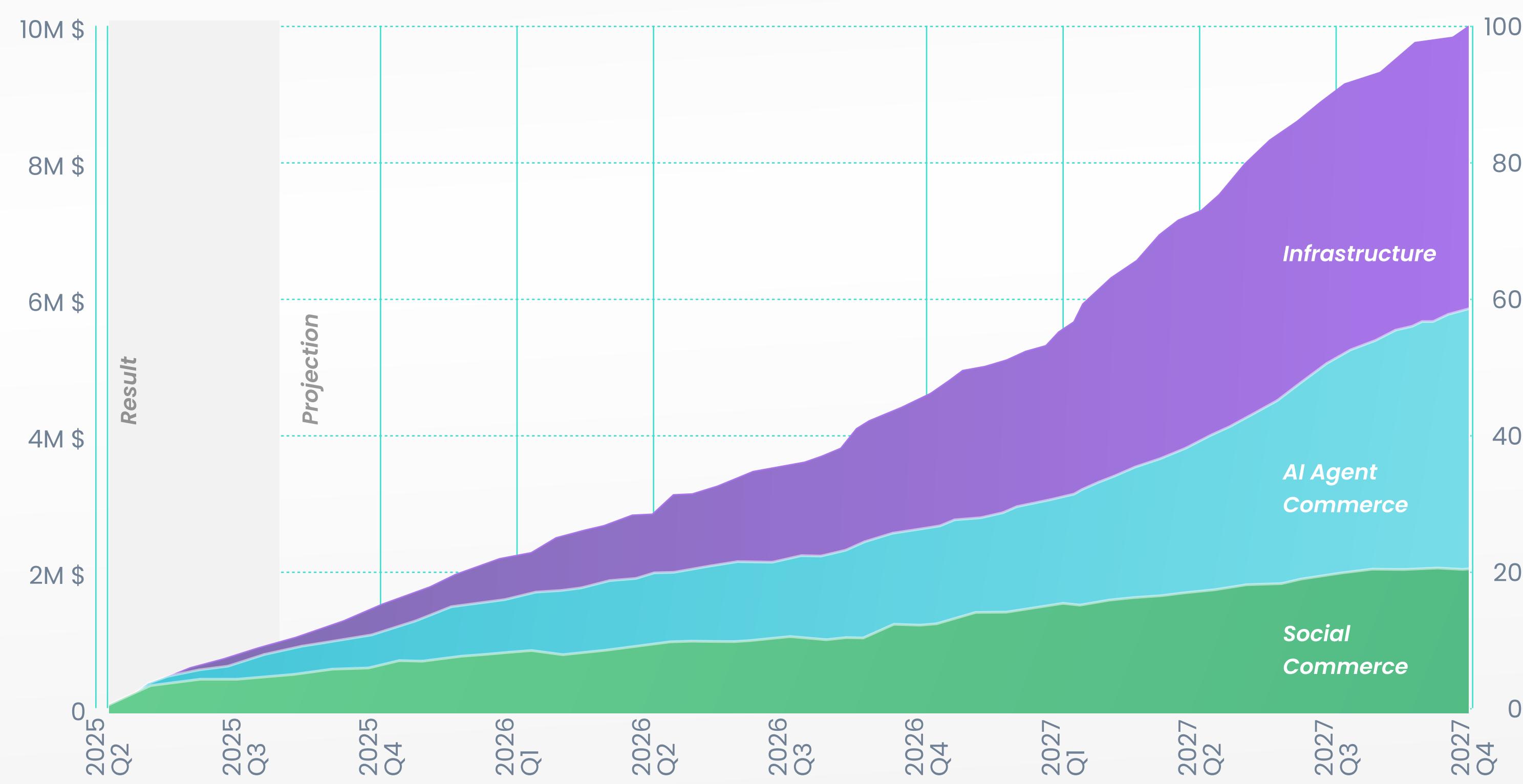
**7%**  
**Customer**  
**Add-ons**

**2%**  
**All**  
**Others**

**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

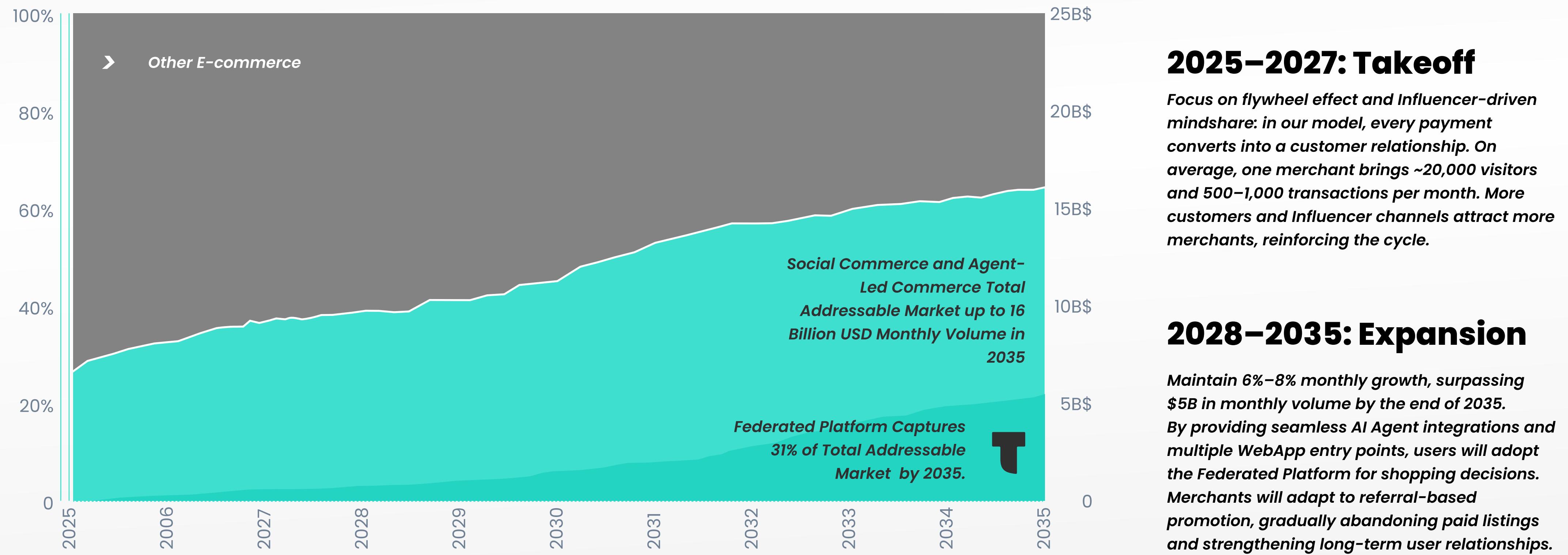
Federated rails move conversion off ranking feeds into first-party signed referrals + chat-native checkout + programmable splits, so creators/agents can hedge across platforms. Base-case growth 15–25% MoM targets ~\$10.2M/month by Dec-2027.

## Unbreakable Barrier

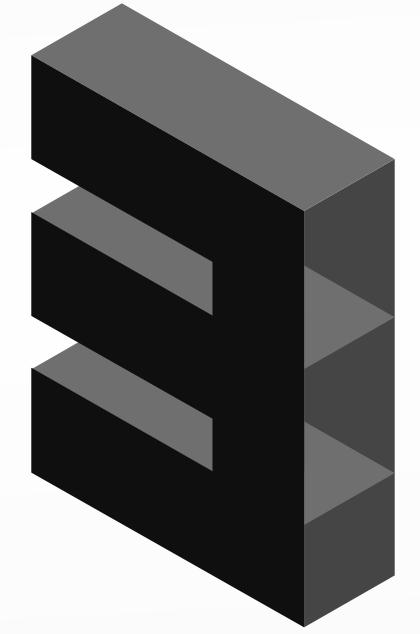
KYP trust, signed attribution, and split-with-rollback settlement are portable rails. Scale compresses unit cost (compliance ~\$0.83 → ~\$0.45/tx) and keeps CB 0.4–0.5%, compounding toward \$5B+/month by 2035.

# 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.



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**Be Trusted**

**Be Inspired**

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