Cross-Merchant Stable Coin Business Model
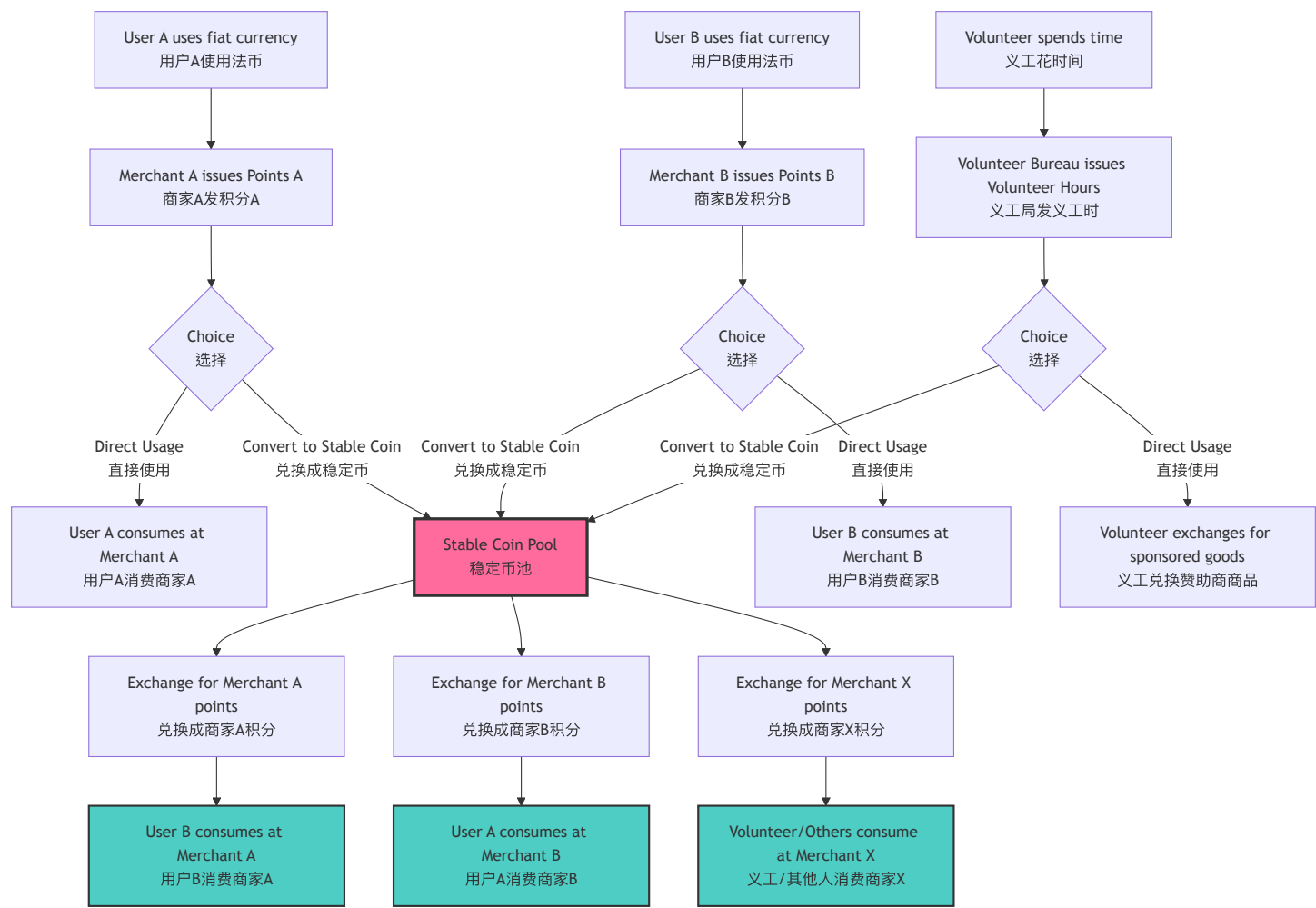
跨商家稳定币商业模式

Stable Coin Ecosystem Overview

稳定币生态系统概述

Universal Exchange Medium: WeHour's stable coin serves as a universal exchange medium that enables cross-merchant consumption, breaking down barriers between different point systems and volunteer hour programs. **通用交换媒介**：WeHour的稳定币作为通用交换媒介，实现跨商家消费，打破不同积分系统和义工时数计划之间的壁垒。

🔄 Business Model Flow

商业模式流程

Business Flow Diagram

业务流程图

```
┌──────────────────────┐        ┌──────────────────────┐        ┌──────────────────────┐
│ User A uses fiat     │        │ User B uses fiat     │        │ Volunteer spends time│
│ currency             │        │ currency             │        │ 义工花时间            │
│ 用户A使用法币         │        │ 用户B使用法币         │        │                      │
└──────────┬───────────┘        └──────────┬───────────┘        └──────────┬───────────┘
           │                               │                               │
┌──────────▼───────────┐        ┌──────────▼───────────┐        ┌──────────▼───────────┐
│ Merchant A issues    │        │ Merchant B issues    │        │ Volunteer Bureau     │
│ Points A             │        │ Points B             │        │ issues Volunteer Hours│
│ 商家A发积分A          │        │ 商家B发积分B          │        │ 义工局发义工时        │
└──────────┬───────────┘        └──────────┬───────────┘        └──────────┬───────────┘
           │                               │                               │
         Choice                          Choice                          Choice
         选择                             选择                            选择
```

Direct Usage 直接使用 / Convert to Stable Coin 兑换成稳定币 / Convert to Stable Coin 兑换成稳定币 / Convert to Stable Coin 兑换成稳定币 / Direct Usage 直接使用 / Direct Usage 直接使用

- **User A consumes at Merchant A** 用户A消费商家A
- **Stable Coin Pool** 稳定币池
- **User B consumes at Merchant B** 用户B消费商家B
- **Volunteer exchanges for sponsored goods** 义工兑换赞助商商品

- **Exchange for Merchant A points** 兑换成商家A积分
- **Exchange for Merchant B points** 兑换成商家B积分
- **Exchange for Merchant X points** 兑换成商家X积分

- **User B consumes at Merchant A** 用户B消费商家A
- **User A consumes at Merchant B** 用户A消费商家B
- **Volunteer/Others consume at Merchant X** 义工/其他人消费商家X

Point Acquisition Phase

积分获取阶段

📊 Point Sources

积分来源

- **Merchant A Points:** Users earn points from Merchant A through purchases

- **Merchant B Points:** Users earn points from Merchant B through purchases
- **Volunteer Hours:** Volunteers earn hours through community service
- **Cross-Platform Points:** Points from integrated partner platforms

- **商家A积分**：用户通过购买从商家A获得积分
- **商家B积分**：用户通过购买从商家B获得积分
- **义工时数**：志愿者通过社区服务获得时数
- **跨平台积分**：来自集成合作伙伴平台的积分

Usage Choice Phase

使用选择阶段

🎯 User Choices

用户选择

- **Direct Usage:** Use points/hours directly within original ecosystem
- **Stable Coin Conversion:** Convert points/hours to stable coins for flexibility
- **Hybrid Approach:** Combine direct usage with stable coin conversion
- **Strategic Planning:** Plan usage based on merchant availability and preferences

- **直接使用**：在原始生态系统内直接使用积分/时数
- **稳定币转换**：将积分/时数转换为稳定币以获得灵活性
- **混合方法**：结合直接使用和稳定币转换
- **战略规划**：根据商家可用性和偏好规划使用

Cross-Merchant Consumption Phase

跨商家消费阶段

🛒 Cross-Merchant Benefits

跨商家优势

- **Universal Spending:** Use stable coins across any participating merchant
- **Value Preservation:** Maintain value across different merchant ecosystems
- **Enhanced Utility:** Increased spending options and flexibility
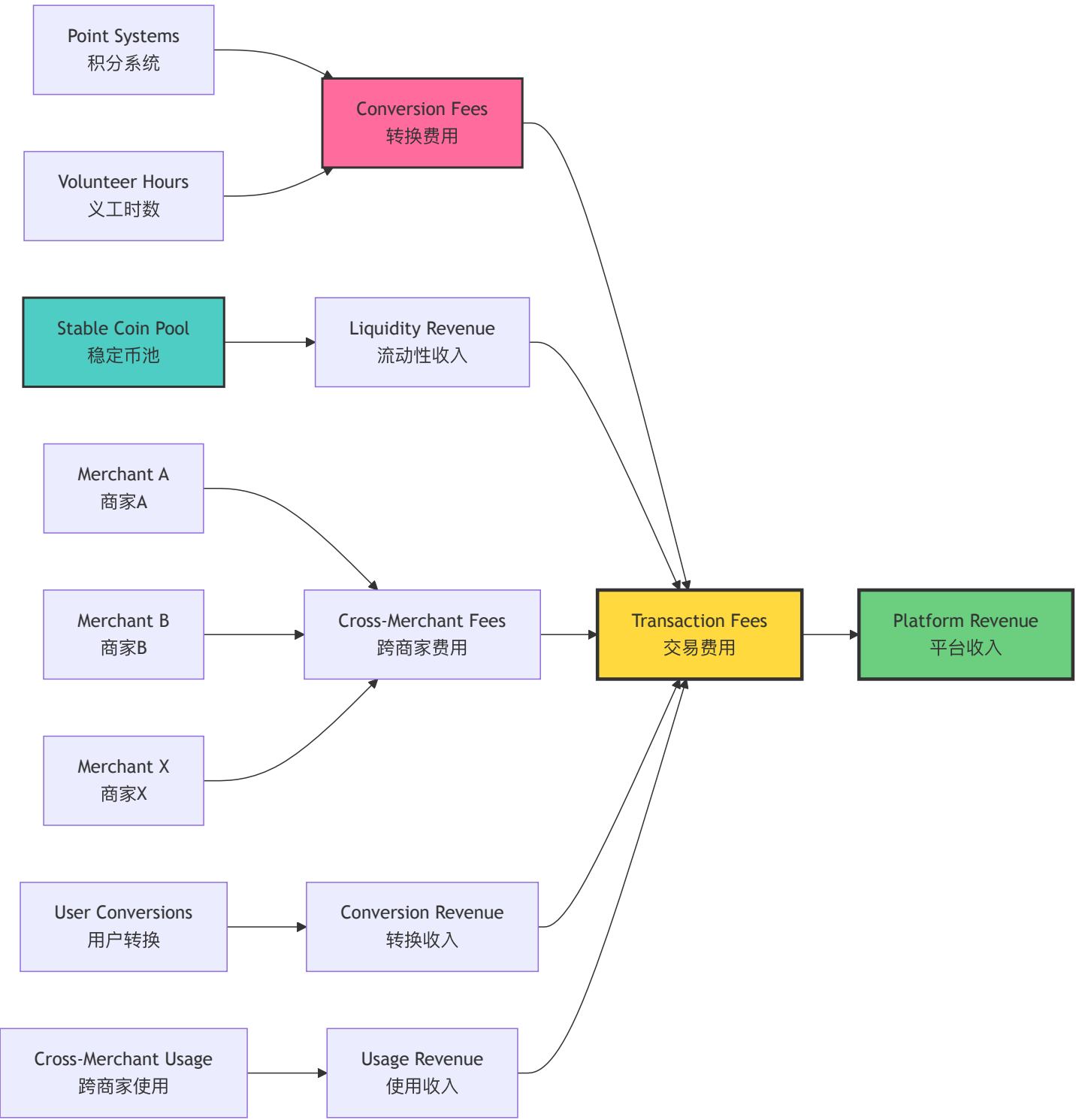- **Network Effects:** Benefits from growing merchant network

- **通用消费**：在任何参与的商家处使用稳定币
- **价值保持**：在不同商家生态系统中保持价值
- **增强效用**：增加消费选择和灵活性
- **网络效应**：从不断增长的商家网络中受益

💰 Revenue Generation

收入产生

Revenue Flow Diagram

收入流程图

```mermaid
flowchart LR
    PS[Point Systems<br/>积分系统] --> CF[Conversion Fees<br/>转换费用]
    VH[Volunteer Hours<br/>义工时数] --> CF
    SCP[Stable Coin Pool<br/>稳定币池] --> LR[Liquidity Revenue<br/>流动性收入]
    MA[Merchant A<br/>商家A] --> CMF[Cross-Merchant Fees<br/>跨商家费用]
    MB[Merchant B<br/>商家B] --> CMF
    MX[Merchant X<br/>商家X] --> CMF
    UC[User Conversions<br/>用户转换] --> CR[Conversion Revenue<br/>转换收入]
    CMU[Cross-Merchant Usage<br/>跨商家使用] --> UR[Usage Revenue<br/>使用收入]
    CF --> TF[Transaction Fees<br/>交易费用]
    LR --> TF
    CMF --> TF
    CR --> TF
    UR --> TF
    TF --> PR[Platform Revenue<br/>平台收入]
```

Conversion Fees

转换费用

💳 Fee Structure

费用结构

- **Point to Stable Coin:** 2-5% conversion fee
- **Volunteer Hours to Stable Coin:** 1-3% conversion fee
- **Stable Coin to Points:** 2-5% conversion fee
- **Cross-Merchant Transactions:** 1-2% transaction fee

- 积分转稳定币：2-5%转换费用
- 义工时数转稳定币：1-3%转换费用
- 稳定币转积分：2-5%转换费用
- 跨商家交易：1-2%交易费用

Liquidity Pool Revenue

流动性池收入

🏦 Pool Management

池管理

- **Liquidity Provision:** Revenue from providing liquidity for conversions
- **Interest Generation:** Interest earned on stable coin reserves
- **Arbitrage Opportunities:** Revenue from price arbitrage between merchants
- **Network Fees:** Fees for maintaining cross-merchant network

- 流动性提供：从提供转换流动性中获得收入
- 利息产生：从稳定币储备中赚取利息
- 套利机会：从商家间价格套利中获得收入
- 网络费用：维护跨商家网络的费用

🏪 Merchant Integration

商家整合

Merchant Ecosystem Diagram

商家生态系统图
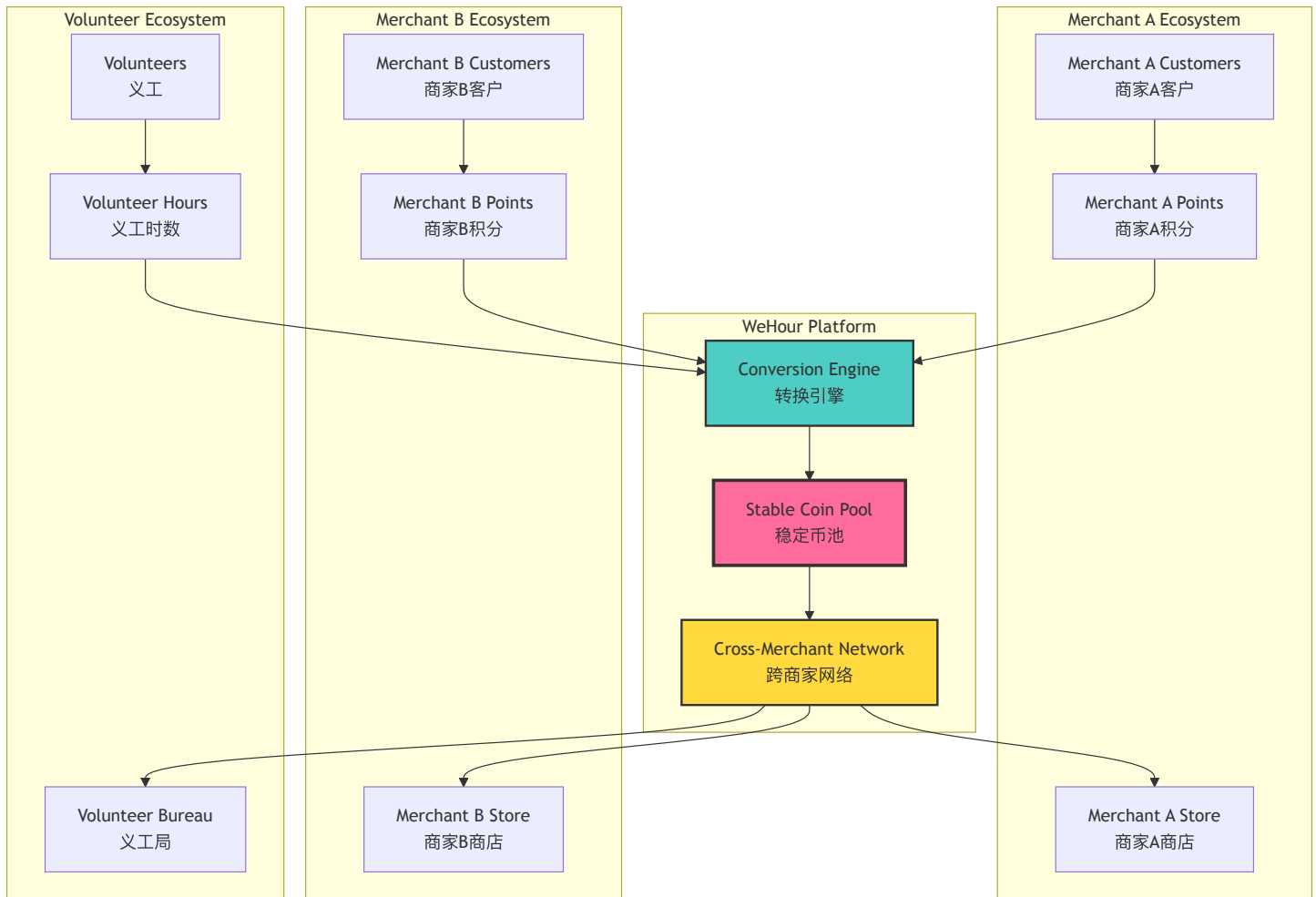
Merchant Onboarding

商家入驻

📋 Onboarding Process

入驻流程

- **Application Review:** Comprehensive merchant application review

- **Technical Integration:** API integration and testing
- **Compliance Check:** Regulatory and compliance verification
- **Launch Support:** Marketing and launch support

- **申请审核**：全面的商家申请审核
- **技术整合**：API整合和测试
- **合规检查**：监管和合规验证
- **启动支持**：营销和启动支持

Merchant Benefits

商家优势

💼 Value Proposition

价值主张

- **Customer Acquisition:** Access to cross-merchant customer base
- **Revenue Growth:** Increased transaction volume and revenue
- **Cost Reduction:** Reduced customer acquisition costs
- **Data Insights:** Enhanced customer behavior analytics

- **客户获取**：获得跨商家客户群
- **收入增长**：增加交易量和收入
- **成本降低**：降低客户获取成本
- **数据洞察**：增强客户行为分析

👥 User Experience

用户体验

Seamless Integration

无缝整合

🔄 User Journey

用户旅程

- **Point Earning:** Earn points from various sources
- **Conversion Decision:** Choose to convert to stable coins
- **Cross-Merchant Spending:** Spend stable coins anywhere
- **Value Maximization:** Maximize value through strategic usage

- **积分赚取**：从各种来源赚取积分
- **转换决策**：选择转换为稳定币
- **跨商家消费**：在任何地方消费稳定币
- **价值最大化**：通过战略使用最大化价值

Mobile App Features

移动应用功能

📱 App Capabilities

应用功能

- **Point Tracking:** Track points from all sources
- **Conversion Tools:** Easy conversion to stable coins
- **Merchant Discovery:** Find participating merchants
- **Transaction History:** Complete transaction history

- **积分追踪**：追踪所有来源的积分
- **转换工具**：轻松转换为稳定币
- **商家发现**：找到参与的商家

- **交易历史**：完整的交易历史

📊 Business Metrics

业务指标

Key Performance Indicators

关键绩效指标

📈 Success Metrics

成功指标

- **Conversion Rate:** Percentage of points/hours converted to stable coins
- **Cross-Merchant Usage:** Usage of stable coins across merchants
- **Merchant Network Growth:** Number of participating merchants
- **Transaction Volume:** Total stable coin transaction volume

- **转换率**：转换为稳定币的积分/时数百分比
- **跨商家使用**：稳定币在商家间的使用情况
- **商家网络增长**：参与商家数量
- **交易量**：稳定币总交易量

Revenue Projections

收入预测

💰 Revenue Forecast

收入预测

- **Year 1:** HKD 5-10M from conversion fees
- **Year 2:** HKD 15-25M from network effects
- **Year 3:** HKD 30-50M from full ecosystem
- **Year 5:** HKD 100M+ from global expansion

- **第1年**：从转换费用中获得500-1000万港币
- **第2年**：从网络效应中获得1500-2500万港币
- **第3年**：从完整生态系统中获得3000-5000万港币
- **第5年**：从全球扩张中获得1亿+港币

🔮 Future Development

未来发展

Technology Evolution

技术演进

🚀 Innovation Areas

创新领域

- **AI-Powered Optimization:** AI-driven conversion recommendations
- **Predictive Analytics:** Predictive spending behavior analysis
- **Blockchain Integration:** Enhanced blockchain security and transparency
- **Global Expansion:** International merchant network expansion

- **AI驱动优化**：AI驱动的转换推荐
- **预测分析**：预测消费行为分析
- **区块链整合**：增强区块链安全性和透明度
- **全球扩张**：国际商家网络扩张

Market Expansion

市场扩张

🌏 Expansion Strategy

扩张策略

- **Regional Growth:** Expand to Macau, Singapore, Taiwan

- **Industry Diversification:** Enter new industry verticals
- **Partnership Development:** Strategic partnerships with major retailers
- **Technology Integration:** Integration with existing payment systems

- **区域增长**：扩展到澳门、新加坡、台湾
- **行业多元化**：进入新的行业垂直领域
- **合作伙伴发展**：与主要零售商的战略合作
- **技术整合**：与现有支付系统整合

WeHour's cross-merchant stable coin business model creates a universal exchange ecosystem that breaks down barriers between different point systems, enabling seamless cross-merchant consumption while generating sustainable revenue through conversion fees and network effects. WeHour的跨商家稳定币商业模式创建了一个通用交换生态系统，打破不同积分系统之间的壁垒，实现无缝跨商家消费，同时通过转换费用和网络效应产生可持续收入。