Shopping.io Whitepaper V1.0

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Whitepaper

Abstract
Crypto & Shopping

SHOPPING.IO A Blockchain-based platform from AZ EXPRESS RETAIL LLC, strives to change this entirely by offering a unified marketplace that combines all major e-commerce industry players under one website and enables digital assets to be used as payment method.

Cryptocurrency and digital assets have recorded unprecedented growth over the course of the last few years. Evolving from a simple internet based currency with no inherent value, the cryptocurrency market has grown into a complete industry with new projects emerging each day and having a combined valuation of over 550 Billion Dollars as of December 2020. However, despite its phenomenal growth, real-life use of cryptocurrencies is minimal, as they are mainly used for trading and speculating only.

Shopping.io, a Blockchain-based platform from AZ EXPRESS RETAIL LLC, strives to change this entirely by offering a unified marketplace that combines all major e-commerce industry players under one website and enables digital assets to be used as payment method. With the technology infrastructure offered by Shopping.io, digital asset (currently top100 as per coinmarketcap) would now be able to be used across major eCommerce marketplaces while their holders can enjoy free shipping and up to 10% discounts, without even having to create individual accounts on the respective eCommerce websites.

This Whitepaper gives a detailed description of our research and planning. It also aims to demonstrate the current status and future plans of the Shopping.io platform, its associated products and solutions and SPI token—the native token of the Shopping.io eCommerce platform deployed on the Ethereum Blockchain network. The document strives to inform our readers how we are using our teams' expertise to provide a unified and cryptocurrency enabled eCommerce marketplace at lower costs, minimal fee with higher speed, efficiency, and higher returns.
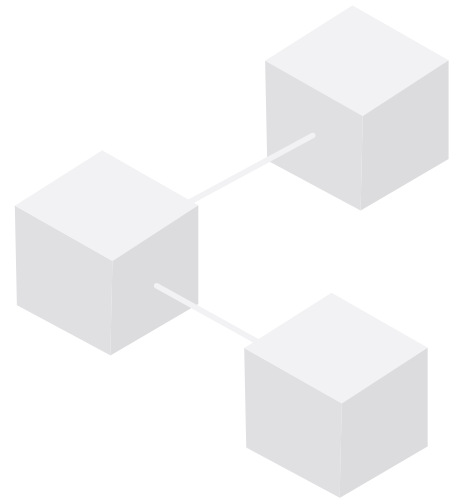
Background
Cryptocurrency & Conversion

01

In the recent few years, the cryptocurrency industry has recorded significant growth—peaking at USD 800 Billion in December 2017 while fluctuating around USD 550 Billion currently, as of December 2020. It was expected to bring a whole new dimension in creating value, and given the potential, this market sector has got, cryptocurrencies were hoped to disrupt the traditional method of shopping and payment processing. However, when it comes to real life usage, consumers regularly face the same problem: a place where they can use such cryptocurrencies or how can they easily convert the cryptocurrencies they hold into fiat currency?

Accepting, verifying, and processing cryptocurrency payments is still rocket science for many website owners, merchants, and consumers. Whether it's because of the volatility of cryptocurrencies or just the fact that the technology is still new, major platforms like Amazon, eBay, and Walmart do not accept cryptocurrency for payments. Consequently, consumers are looking for more comfortable, more secure, and cost-effective ways to shop online, as payment through traditional payment processors—both fiat and crypto— is still expensive and insecure.

This changes entirely with **Shopping.io**, a Blockchain-based platform that strives to revolutionize modern-age online shopping by unifying all major eCommerce players and enabling digital assets as a payment method. In the section below, we introduce the Shopping.io platform in detail.

Introduction
State of the art platform

Shopping.io is a state of the art platform that unifies all major eCommerce platforms, allowing consumers to enjoy online shopping seamlessly, securely, and cost-effectively.

It serves as the bridge between the cryptocurrency world and the physical world to satisfy consumers who previously couldn't shop while using their digital assets. With the technology infrastructure offered by Shopping.io, digital asset users (currently top100 as per coinmarketcap) would now be able to s**hop across their favorite major eCommerce marketplaces and enjoy free shipping and up to 10% discounts,** without even having to create individual accounts on the respective eCommerce websites.

Shopping.io provides an efficient, Blockchain-based payment processer without compromising security. The Shopping.io Platform will serve as the next generation eCommerce marketplace and payment processor. As a commodity that is not bound to any geographic restrictions or national borders, the SPI Coin strives to connect the real world with cryptocurrencies through future-oriented products and services.

Shopping.io will not have a dedicated payment coin. The native token; SPI will only be used as a utility token, use case currently granting discounts and other advantages. Payments will be accepted via other coins that would serve as multiple payment gateways, enabling efficient payment processing, remittance engine, social media tipping integration, smart contract-based escrow manager, and enabling the transfer of value through mobile app and the desktop wallet directly to the desired user. It will strive to fully harness the Blockchain technology to allow seamless buying and selling of products through various cryptocurrencies, without having the involvement of a third party. It will address the issue of conversion and liquidity by enabling consumers to spend their tokens directly through the platform.

About us
Online environment

Shopping.io is a registered business entity under the name of AZ Express Retail LLC 4281 Express In Sarasota, FL 34249.

The leadership team consists of industry experts from the eCommerce sector, banking sector, experienced programmers and developers, designers, marketing specialists, and accounting experts. With Shopping.io, the leadership team aims to resolve problems faced by consumers through the provision of a decentralized eCommerce based marketplace powered by Blockchain technology.

The management at Shopping.io believes that the underlying factor that will continue to define Blockchain products is the ability to give people and businesses more power and control over their finances. This is the driving force behind Shopping.io, i.e., providing a platform to the people where they can freely utilize their crypto assets in a fully secure, seamless, and affordable online environment and also providing them with opportunities in the form of discounts to earn lucrative earning in a seamless, risk-free environment. To execute our mission, we intend to solve some of the fundamental problems that a daily user has to face while executing a payment or doing an eCommerce transaction using digital assets.

Our Vision
eCommerce Marketplace

We envision to streamline the process of online shopping by enabling consumers to shop across a unified eCommerce Marketplace, whereby they will get quality products in a transparent, seamless manner at cost-effective rates while using digital assets of their choice, without having to compromise on quality, security, and authenticity.
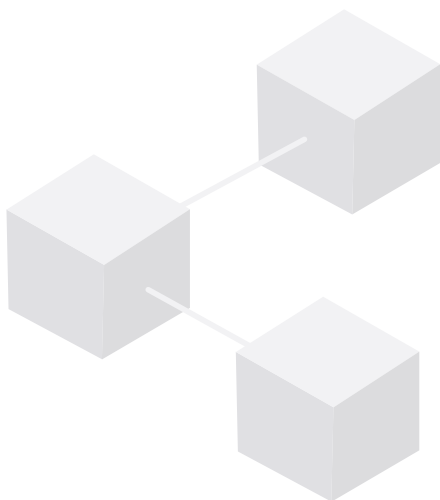
Our Mission
Blockchain Platform

Our mission is to become the leading eCommerce marketplace of choice for sellers and buyers for digital asset users. We strive to develop a platform that harnesses the power of technology offered by Blockchain, Smart Contracts, and Cryptography. Our mission is to enable digital asset holders to have a place whereby they can utilize their crypto assets seamlessly and cost-effectively.

Problems & Our Solution
Blockchain platform

Data ownership

On any given eCommerce platform, a consumer is required to create an account and provide his credentials such as name, address and credit card/banking information. However, ownership of everything on the page belongs to the eCommerce platform. Moreover, sales information and user behavior patterns stored on eCommerce platforms can also be used for unequal competition with selling similar products.

With Shopping.io, a user is not required to create an account on any eCommerce platform he is shopping on. Just by logging into their SPI Account, they can search for any item on their favorite eCommerce marketplace and paste the link on SPI Portal which will automatically place the order for consumer once the respective amount in cryptocurrency has been deposited. It is important to note that the transactions are performed on an immutable and secured by trustless smart contracts which ensure they are released only once the delivery is made.

Over pricing

Prices on Amazon and other eCommerce platforms may appear low. But this is only because the other point of reference we can compare to is brick and mortar stores, which have huge costs to keep the store open, and thus need to charge a bit more for the products they sell. But as mentioned above, the eCommerce world has a ton of hidden fees on the retailer-side that end up getting passed to the consumer. No store, online or physical, is going to sell a product without making a profit.

Shopping.io believes in a business model that is more customer-oriented rather than focused on gaining corporation gains. The platform has a philosophy of making lives of people easier by allowing them to shop at better rates while also offering them 5-10% discount when holding 1000-2000 SPI Tokens.

02

Dispute Resolution

The process of dispute resolution in traditional eCommerce platforms, in case of bad consumer experience with a merchant, is hectic, time-consuming and often biased. A consumer has to wait for days for the customer support to respond, wherein majority cases the customer plea for product replacement or order cancellation is even rejected.

Instead of relying on traditional escrow and hiring a particular representative for dispute resolutions, Shopping.io would use dedicated Smart Contracts which will record mutual agreed set of rules before the placement of an order. Once the order has been delivered, the Smart Contracts based on AI will assess whether mutually agreed a set of rules are followed or not. Upon successful execution of an order, funds would be released to the respective retailer.

Insecurity for the consumer

Investment in cybersecurity is growing year on year, due to the increasing number of threats to governments, companies, and businesses internationally. Far from being oblivious to this problem, eCommerce is forced to exercise extreme caution. The processing of purchases requires the sending of sensitive consumer information, which must be protected. Online customers are increasingly aware of the importance of security, and therefore demand guarantees. Unfortunately, a part of the eCommerce fails in this sense. Sometimes they even violate users' rights.

Our implementation of a combination of private hyper-ledger chain combined with public Ethereum Blockchain-based decentralized business model will essentially allow differing degrees of access to a given asset. All payments are secured through smart contracts while the platform and its review model and user data are secured through Blockchain. All user data is encrypted and stored on a decentralized Blockchain network. Moreover, we use security protocols SSL and comply with the standards of Payment Card Industry Data Security Standard (PCI DSS), among other measures.

Delayed Shipments

We know that logistics and timely delivery of products hold paramount importance in the successful execution of modern age eCommerce and customer satisfaction. Shopping.io uses Blockchain to create an incorruptible visualization of the supply chain process. The Shopping.io will use a Blockchain network to provide a transparent supply chain where consumers can see the order flow of the products they buy, helping increase consumer confidence, this way not only enhancing the logistics and supply chain process but also making the delivery time shorter.

Standout Features
Direct & Borderless

03

Accepting over 100 digital assets
With Shopping.io, consumers can purchase a product of their liking from any major eCommerce platform while using 100 different cryptocurrencies.

Smart Comparison
Shopping.io features a smart AI powered search and comparison tool which will enable the consumer to find the best deal across all major eCommerce platforms.

Direct Shopping
Shopping.io enables consumers to shop without having an Amazon, Walmart or eBay account. Simply open a Shopping.io account and you can automatically order from all these online stores.

Big Discounts
With Shopping.io, consumers would be entitled to get up to 10% discount while holding or staking atleast 2000 SPI Tokens.

Free Shipping
for Starter/Pro package users
All items have fast & free shipping on Amazon, eBay, and Walmart. Buy from Shopping.io, and get your item shipped free with no extra hassle in a one-step shopping experience.

100 Cryptocurrencies
Trustless Order Execution

With Shopping.io, consumers would be entitled to get
up to 10% discounts when they hold/stake 2000 SPI Tokens.

Borderless

The Shopping.io Platform serves as a global eCommerce marketplace. It is decentralized and not limited to any geographic limitations or restrictions. Its native token i.e. SPI Token is not bound to any borders as it acts as a universal utility token across the Shopping.io Platform.

Trustless Order Execution

By implementing smart contracts based technology, mutually set agreements or orders across the marketplace would be recorded on a decentralized Blockchain (an immutable ledger) that can never be altered or corrupted. This way, the role of the middle man is eliminated and a big share that was previously taken by intermediaries is retained to the users.

Decentralization

Shopping.io is a completely decentralized eCommerce platform where control lies with users, as the infrastructure has been deployed on the Blockchain through tokenization and decentralization of the business model. Furthermore, this would ensure that all data across the platform remains immutable, as it is nearly impossible to hack, alter or corrupt data on the Blockchain.

Incentivized Reviews

All consumers who complete a certain order on our platform are eligible for a free review and rating the product they have received. To encourage the review process, we are incentivizing the rating procedure by rewarding the reviewers with a certain number of tokens once. It is here to be noted that no fake reviews are allowed and a retailer asking for fake reviews or fake orders only to uplift their rankings would be screened and penalized.

SPI Token Features
Cryptographically secured

SPI Token is a cryptographically secured, Ethereum Blockchain deployed token that works as the native currency of the Shopping.io financial ecosystem. Some of the salient features of this token include :

Mobile
With fiat currencies, it is difficult to carry around large amounts of money. Cash amounting to millions is risky to carry for several reasons and even not allowed while traveling abroad. With SPI Token, you can easily carry around a million dollars' worth of Coins directly in your mobile phone.

Fast
Shopping.io eCommerce marketplace utilizes blockchain technology for the financial transactions which enables near to zero cost financial transactions, high security standards, User friendly wallets, and an overall amazing customer experience. Transactions are quick and easy, sending or spending.

Trust and transparency
Shopping.io eCommerce marketplace being deployed on a public blockchain brings transparency in transactions, which fosters trust. Every transaction is recorded in a shared ledger and cannot be modified by anyone. It offers high-security, radical visibility, and faster processing speed, along with traceability through the decentralized system.

Cost-effectiveness
eCommerce sellers can rely on SPI Token to avail cost-effective digital payment solutions. Since there are no payment processes or third parties involved in a crypto-transaction, SPI cannot be used to buy from the website.

Secure
The Shopping.io Platform uses Blockchain based transactions which are immutable. In the event that a block is altered, the block would be rejected by most of the nodes and the information would not persist in the ledger. This is because the block is hashed using the hash of the previous block which would link the blocks together and creating a chain. If a block is altered the data would also affect the hash for the subsequent block which in turn causes the nodes in the network to reject it. This ensures that the information has not been tampered with which would ensure eCommerce ecosystems for customers, suppliers, sellers, and shipping companies to highly protected.

Private
The Shopping.io Platform ensures that all user data is kept as private and encrypted, something that only the user can access.

Getting started with Shopping.io eCommerce

Sign Up

First you have to create a personalized account. You can either choose either a seller account or a buyer account category.

Set Up your Wallet

Using Shopping.io Marketplace, you are offered a variety of wallets integrated inside the Shopping.io multi wallet. Choose the cryptocurrency of your choice and make sure it has the balance you are aiming to shop for.

Search the Item you want to shop

If you are a buyer, you can choose from a huge variety of products available on your favorite eCommerce site e.g. Amazon, eBay etc. Add a specific item you want into the explorer option available at Shopping.io to buy into the cart and continue on if you want to shop further.

Go to Cart and Pay Using Cryptocurrency

Once you have finalized your order, go to Cart and click on Check out. During the Check-out click on the Cryptocurrency of your choosing and Confirm.

Give Address and Receive

Provide the address and select the courier service. You will receive the item as per the duration mentioned on the website.

Smart Contracts Execute the order

Once the order has been finalized, the Smart Contracts will automatically release the earned amount to the Vendor, seller.

Market Overview
B2C

For private consumers around the globe the most well-known form of eCommerce falls into the business to consumer (B2C) category, which includes online retail or on-line shopping. It refers to online purchases from bricks-and-mortar retailers, such as Walmart, as well as from web-only online retailing corporations such as Amazon.com or Rakuten. In 2018, an estimated 1.8 billion people worldwide purchase goods online10. During the same year, global e-retail sales amounted to 2.8 trillion U.S. dollars11 and projections show a growth of up to 4.8 trillion U.S. dollars by 2021.
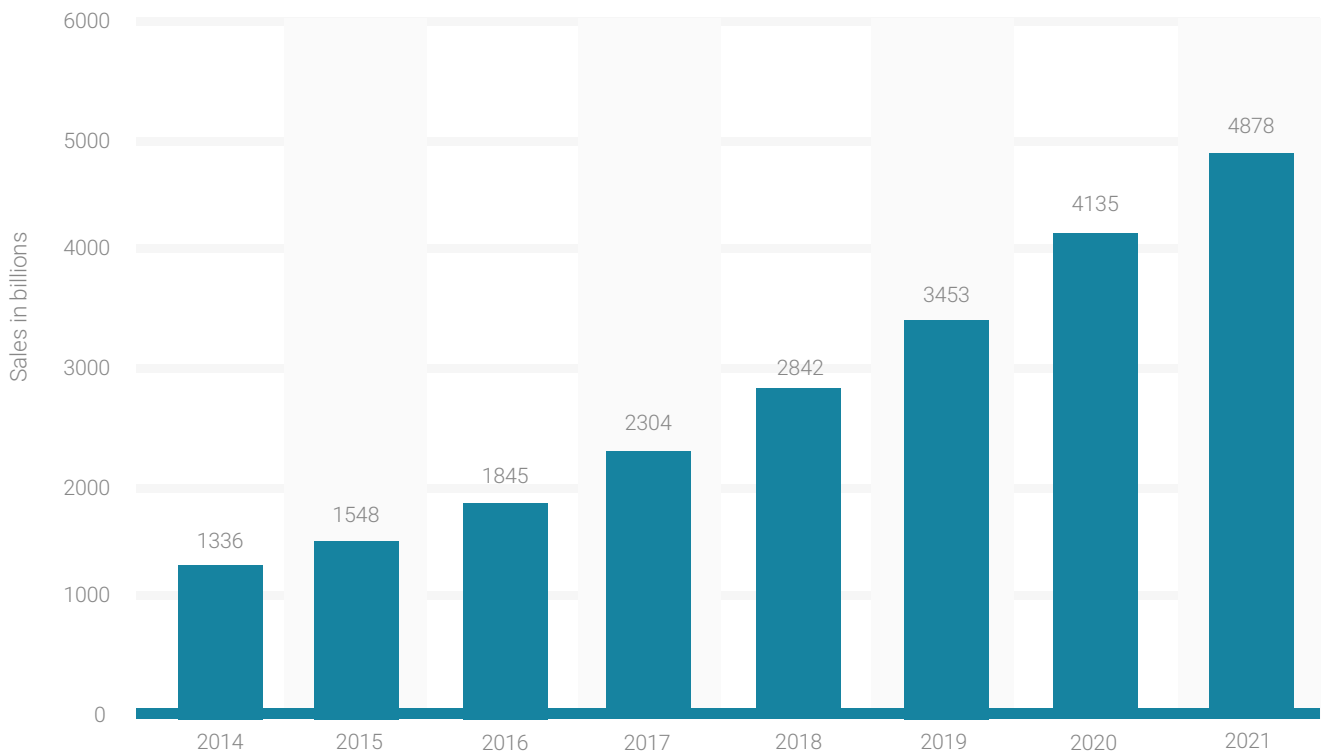
Source:www.statistica.com

This statistic gives information on retail eCommerce sales worldwide from 2014 to 2021. In 2017, retail eCommerce sales worldwide amounted to 2.3 trillion US dollars and e-retail revenues are projected to grow to 4.88 trillion US dollars in 2021. Online shopping is one of the most popular online activities worldwide but the usage varies by region - in 2016, an estimated 19% of all retail sales in China occurred via internet but in Japan the share was only 6.7%.

Desktop PCs are still the most popular device for placing online shopping orders but mobile devices, especially smartphones, are catching up.

In recent years, mobile shopping has been on the rise, with customers increasingly using their mobile devices for various online shopping activities. As of the fourth quarter of 2018, desktop PCs accounted for approximately the same amount of global e-retail orders as smartphones. However, smartphones were the number one device in terms of retail website visits. During a 2017 survey, 11% of online shoppers stated that they shopped online via smartphone on a weekly basis.

The average online shopping and purchase intention rates among online shoppers also vary strongly by product category - clothing, shoes and consumer electronics were the most popular online shopping categories worldwide. Average shopper spending per visit was - unsurprisingly - highest in the luxury apparel vertical.

Amazon.com is one of the most popular and well-known example of an online shopping platform. Founded in 1995, the Seattle-based site started out as an online bookstore, but soon began expanding its product range towards other retail goods and consumer electronics. The online company consistently ranks among the top ten leading retailers worldwide - online and offline. Online retailers are the most popular starting point for first-time14 purchasers but online marketplaces are more attractive for repeat buyers.

Market Overview
B2C

This timeline displays a forecast of the number of digital buyers worldwide from 2014. to 2021. In 2021, over 2.14 billion people worldwide are expected to buy goods and services online, up from 1.66 billion global digital buyers in 2016.

Number of digital buyers worldwide from 2014 to 2021 (in billions)
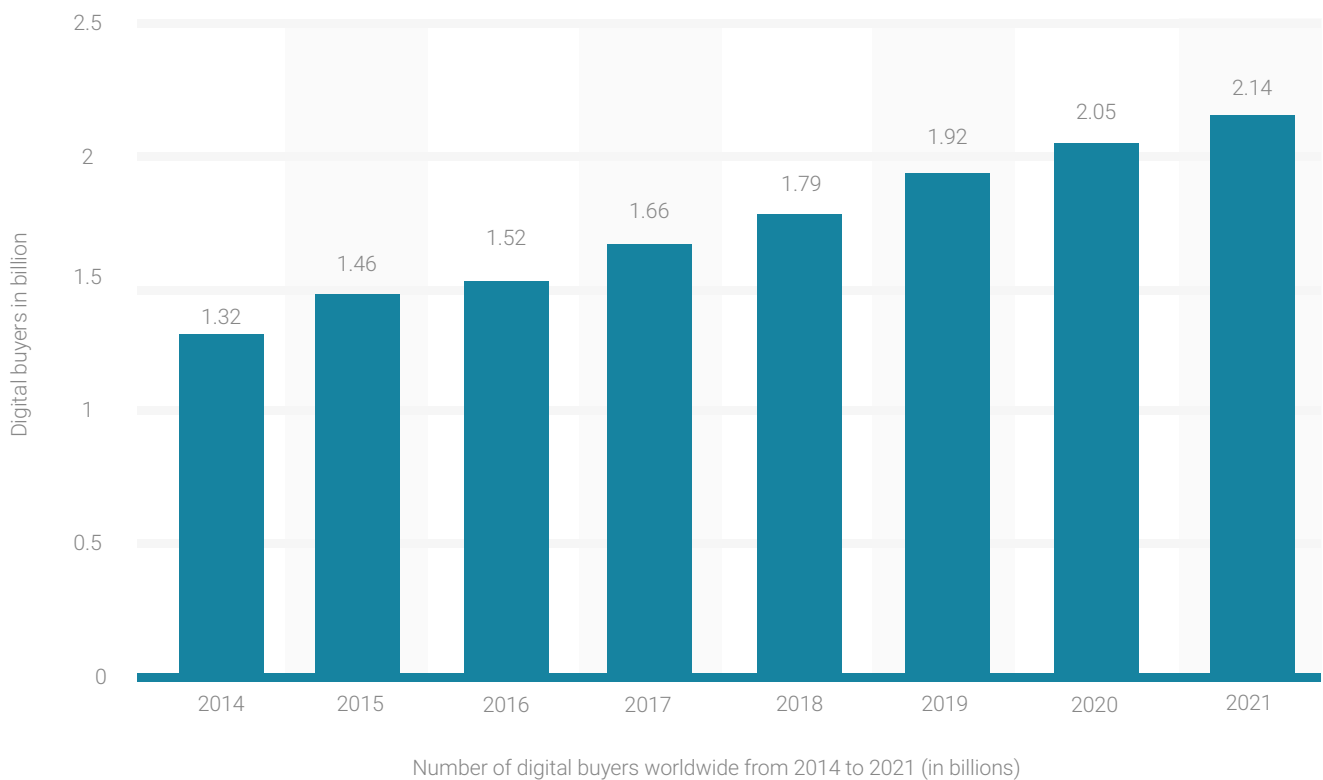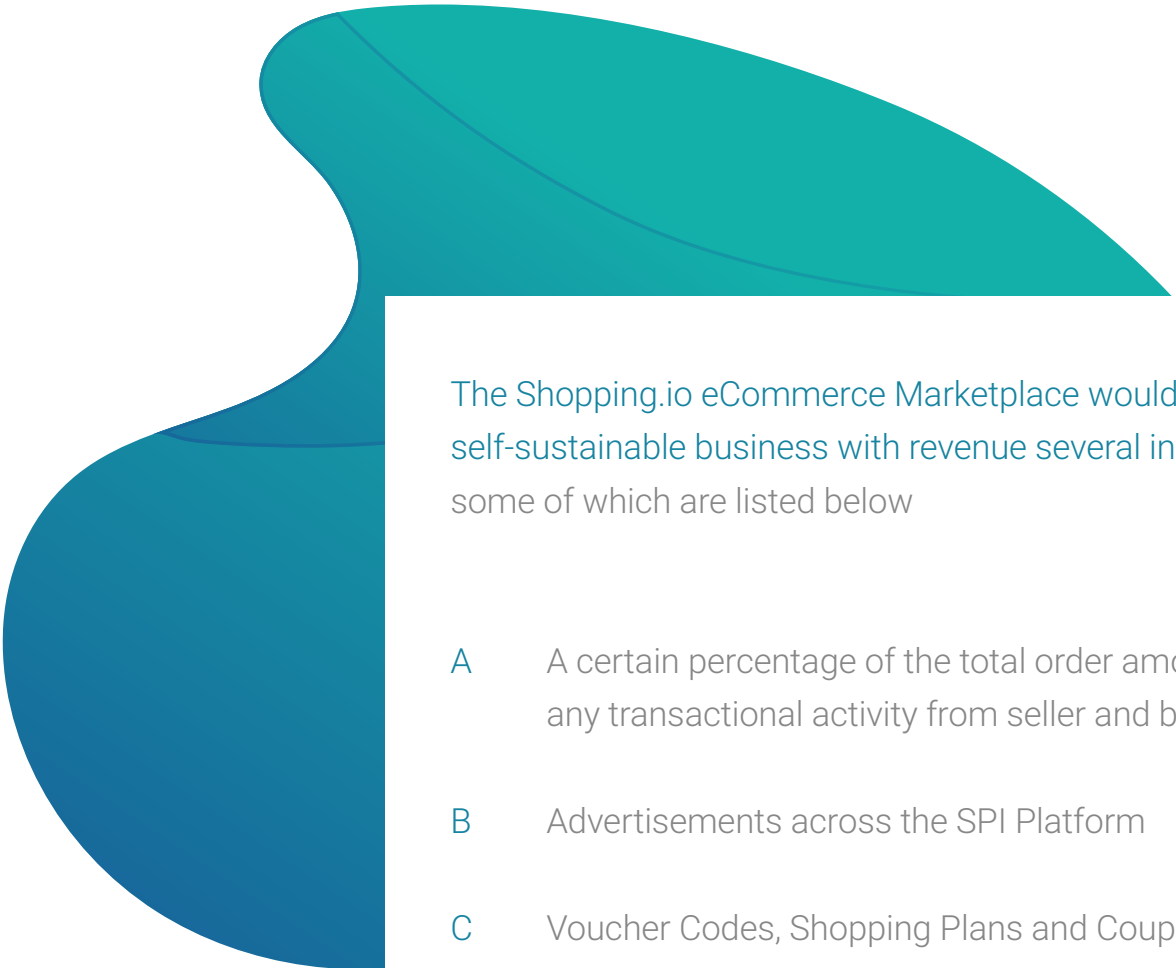
Digital buyers worldwide Purchasing goods and services online has become a common practice among many people around the world. Some choose to make online purchases for convenience, others because of the competitive price offered by some eCommerce platforms. Digital buyers can also be influenced by a range of digital resources when shopping, such as brand emails and product reviews. Reasons to purchase aside, the number of digital buyers is on the rise. PayPal is the preferred payment method amongst online shoppers worldwide, as more than 40% of online shoppers affirmed using this method. The traditional credit card ranks second with a 31% usage rate, followed by debit cards. The range of devices with internet connections available to online shoppers allows products to be purchased almost anywhere from any device. During the last quarter of 2016, online orders which were placed from a tablet had an average value of 106.98 U.S. dollars, while orders from PC devices averaged 143.35 U.S. dollars. In the U.S., online shopping is expected to remain popular in the future, as the country is one of the leading online retail markets ranked by online shopper reach with growth projections for the next years. About 80% of internet users in the U.S. are expected to make at least one purchase online during the calendar year in 2019, a significant increase from 2013, when this share stood at 73%.

As per the above discussion, the potential for growth of the eCommerce sector is unprecedented. Popular eCommerce platforms like Amazon, eBay, and Alibaba have changed the way we live and shop. The convenience, option to order and get things at home, and a huge variety of available products are only a few of the major benefits that eCommerce platforms offer consumers. And with the addition of cryptocurrency being accepted as a payment method, Shopping.io has a market segment of over 1 Trillion Dollar eCommerce and digital asset market to target.

Revenue Generation
Ongoing sale

The Shopping.io eCommerce Marketplace would serve as a self-sustainable business with revenue several instreams, some of which are listed below

A   A certain percentage of the total order amount from any transactional activity from seller and buyer

B   Advertisements across the SPI Platform

C   Voucher Codes, Shopping Plans and Coupons

Token Economics
Blockchain Driven Analysis

All funds contributed will be used for the development and growth of our platforms i.e. technical infrastructure of the Shopping.io platform, its Blockchain systems, applications and tools as well as for the SPI Token.

SPI will be a 1,000,000 finite supply token on the Ethereum Blockchain

The entire 0.3% Uniswap trading fee shall be given to SPI stakers weekly

100% of the 1,000,000 tokens shall be released on Uniswap during launch

Any holder of at least 1000 $SPI shall be eligible to participate in monthly Giveaways /physical prizes (Prizes TBD)

Packages Offered By SPI
Enjoy

FREE

No minimum SPI

No Discount

Free shipping to USA

STARTER

1000 minimum SPI

5% discount on
Amazon, eBay, and
Walmart items

Free shipping to USA

Access to VIP
Telegram group

International shipping

PRO

2000 minimum SPI

10% discount on
Amazon, eBay, and
Walmart items

Free shipping to USA

Access to VIP
Telegram group

International shipping
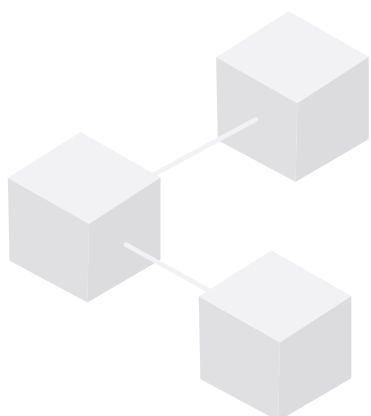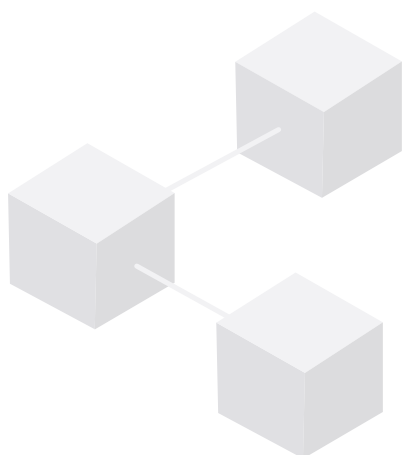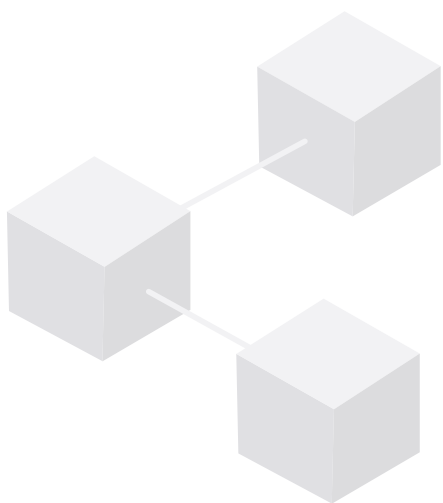
Token Holder Benefits
SPI Token

1. SPI Token will offer up to 10% discount for all items from Amazon, eBay and Walmart

2. SPI Token holders will get free shipping, excluding international

3. Learn how to make money with eBay dropshipping

4. SPI Token holders will be given access to VIP Telegram group with daily airdrops

5. SPI Token holders will be included in a monthly Giveaway in the form of iPads, laptops or PS5 etc.

6. SPI Token holders will enjoy Discount Club with specific items up to 90% discount

Roadmap
Non-conventional

The Shopping.io product roadmap helps us share what we're working on next and the direction that we're taking our business in. It helps us open up a practical dialogue with our customers and leads about what they want and need without giving away any top secret details. Below given is a summary of what we have achieved so far and how we aim to make the Shopping.io Platform as the leading online eCommerce marketplace platform on the global sphere.

2021

January
SPI Tokens total supply released to UNISWAP
SPI.Club staking platform site launch
Listed on coingecko and coinmarketcap

February
Platform development
Market research

March
Listing on Exchanges
NFT
Adding 100 more coins to the checkout

April
Ali-Express
Mobile-app

Leading Team
Executive Team and Leaders

Arbel Arif
CEO

Einav Levcovich
CFO

Dan Andrei
Blockchain Fullstack

Ionut Popescu
Developer

Iveta Ermakora
Life Designer

Lokesh
Community Manager

Disclaimer & Risks

This document is a Whitepaper setting out the current and future developments of the Shopping.io Marketplace and the SPI Token. This paper is for information purposes only and is not a statement of future intent. Unless expressly specified otherwise, the products and innovations set out in this paper are currently under development and are not currently in deployment. The SPI Team and its management makes no warranties or representations as to the successful development or implementation of such technologies and innovations, or achievement of any other activities noted in the paper, and disclaims any warranties implied by law or otherwise, to the extent permitted by law. No person is entitled to rely on the contents of this paper or any inferences drawn from it, including in relation to any interactions with Shopping.io Marketplace or the technologies mentioned in this paper. Shopping.io Marketplace disclaims all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions relating to the Shopping.io Marketplace, the SPI Token contained in this paper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care.

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Shopping.io Marketplace may amend, modify or update this paper and will notify a reader or recipient through its social channels and communities thereof in the event that any matter stated herein, or any opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate. The regulatory status of tokens and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the Shopping.io Marketplace and SPI Tokens. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to laws and regulations affecting distributed ledger technology and its applications, including the Shopping.io Marketplace and SPI Tokens. Regulatory actions could negatively affect the Shopping.io Marketplace in various ways, including, for purposes of illustration only, through a determination that the purchase, sale, and delivery of SPI Tokens constitutes unlawful activity or that SPI Tokens are a regulated instrument that requires registration or the licensing of some or all of the parties involved in the purchase, sale, and delivery thereof. The Shopping.io Marketplace may cease operations in a jurisdiction in the event that regulatory actions, or changes to laws or regulations, make it illegal to operate in such jurisdiction or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

Given that SPI Tokens are based on the Ethereum protocol, any malfunction, breakdown, or abandonment of the Ethereum protocol may have a material adverse effect on SPI Tokens. Moreover, advances in cryptography or technical advances, such as the development of quantum computing, could present risks to SPI Tokens and the Shopping.io Marketplace, including the utility of SPI Token by rendering ineffective the cryptographic consensus mechanism that underpins the Ethereum protocol. As with other decentralized cryptographic tokens based on the Ethereum protocol, SPI Tokens are susceptible to attacks by miners in the course of validating SPI Token transactions on the Ethereum Blockchain, including, but not limited to, double-spend attacks, majority mining power attacks, and

Disclaimer & Risks

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Risks & Uncertainties

Prospective purchasers of SHOPPING.IO MARKETPLACE (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with Shopping.io Marketplace, the Distributor and their respective businesses and operations, the Shopping.io Marketplace, the Shopping.io Marketplace Initial Token Sale, all information set out in this Whitepaper and the T&Cs prior to any purchase of Shopping.io Marketplace.

If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of SPI Tokens and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the SPI Tokens.

Shopping.io
Whitepaper
V1.0

Always
restless
in creativity
www.shopping.io