

Shopay

Digital asset for your life style

Whitepaper v.1.0



EXECUTIVE SUMMARY



FOUNDED
2025

EMPLOYEES
200

HEADQUARTERS
MLY

**ANNUAL
GROWTH**
1000%

PRICE
\$ 0.5

MARKETCAP
Q4-2026
\$10B

ACHIEVE

How will we achieve a healthy ecosystem and a sustainable company?

We've tried to answer as many questions as possible in this section. Many people ask us, "How will you make money long-term?" The simple answer is: we don't know yet.

We believe many tech startups should focus on user growth first, especially those related to social media. We have several money-making scenarios in mind for the future. One scenario is through advertising and/or sponsored content.

Another is developing partnerships with brands. Another possibility we're considering is charging a small fee for each photo sold through one of our licenses. These are all ideas and theories—nothing is set in stone yet. Please refer to our early investor buy-in system for calculations with potential partner pools, which would provide greater liquidity for the Shopay token.

ShoPay

PROBLEMS

- **Trust & adoption** — users hesitant to use a new token to pay for identity/ads.
- **Liquidity & market depth** — low liquidity on DEXs/CEXs makes price volatile and hard to buy/sell.
- **Onboarding friction** — non-crypto users need simple UX for buying Shoppay.
- **Regulatory & compliance** — tokens tied to identity/ads can attract regulatory attention.
- **Sybil/abuse risk** — users could game "verified account" marketplace.
- **Price volatility risk for advertisers/content creators** — unpredictable token price complicates budgeting.
- **Integration & UX on WOICHAT** — payments, escrow, dispute resolution, merchant tools.

High Fees

Complexity

Payment Options

SOLUTION

Solution 1

Trust & adoption

Offer fiat onramps + credit-card purchases in-app.
Early adopter incentives (discounted verifications / ad credits for first 6 months).

Liquidity & market depth

Seed liquidity pools on major DEXs and market-make on targeted CEX listings.
Lock/vest portion of team supply and provide staking rewards to LPs.

Solution 2

Onboarding friction

One-click "Buy Shopay" inside WOICHAT; custodial wallets for non-crypto users.

Regulatory & compliance

KYC/AML for verification payments, clear T&Cs, legal counsel for listings.

Solution 3

Sybil/abuse

Multi-factor verification steps plus reputation scoring before "verified" transferability.

Volatility mitigation

Allow advertisers to pay in fiat but settle to creators in Shopay using a pricing oracle or price band; offer ad credits priced in fiat but redeemed in Shopay.

HOW CAN SHOPAY GROW LONG-TERM?



Shopay grows with its users. Active users are the catalyst for any social media platform.

Our reward system will attract new users with its perks, including: no censorship, self-governance, license management, and a great community.

Shopay will hold a Private Sale to raise the funds needed to scale our platform. In total, 9.5 million SHOPAY tokens will be generated: half, or 50%, of all tokens will be offered to contributors during our Private Sale, and the other half will be distributed based on the Supply Chain chart.

We plan to offer approximately 1% as a reward pool to our partners.

TOKENOMICS

Name : Shopay
Symbol : SPY
Total Supply : 10 Million
Circulation : 9.5 Million
Network : Solana

CEX/DEX : 5 Million
Private Sale : 3 Million
Marketing : 1 Million
Fund Reserve : 500K
Advisor/Dev : 500K

Private Sale : \$0.5
CEX Price : \$0.6 - \$1



EXCLUSIVE PARTNER

Purchase verified accounts (pay for verification/blue tick).
Buy advertisements (ad slots or promoted posts inside WOICHAT).
Exchange on WOICHAT marketplace (buy/sell digital goods, services, and potentially NFTs or subscriptions).



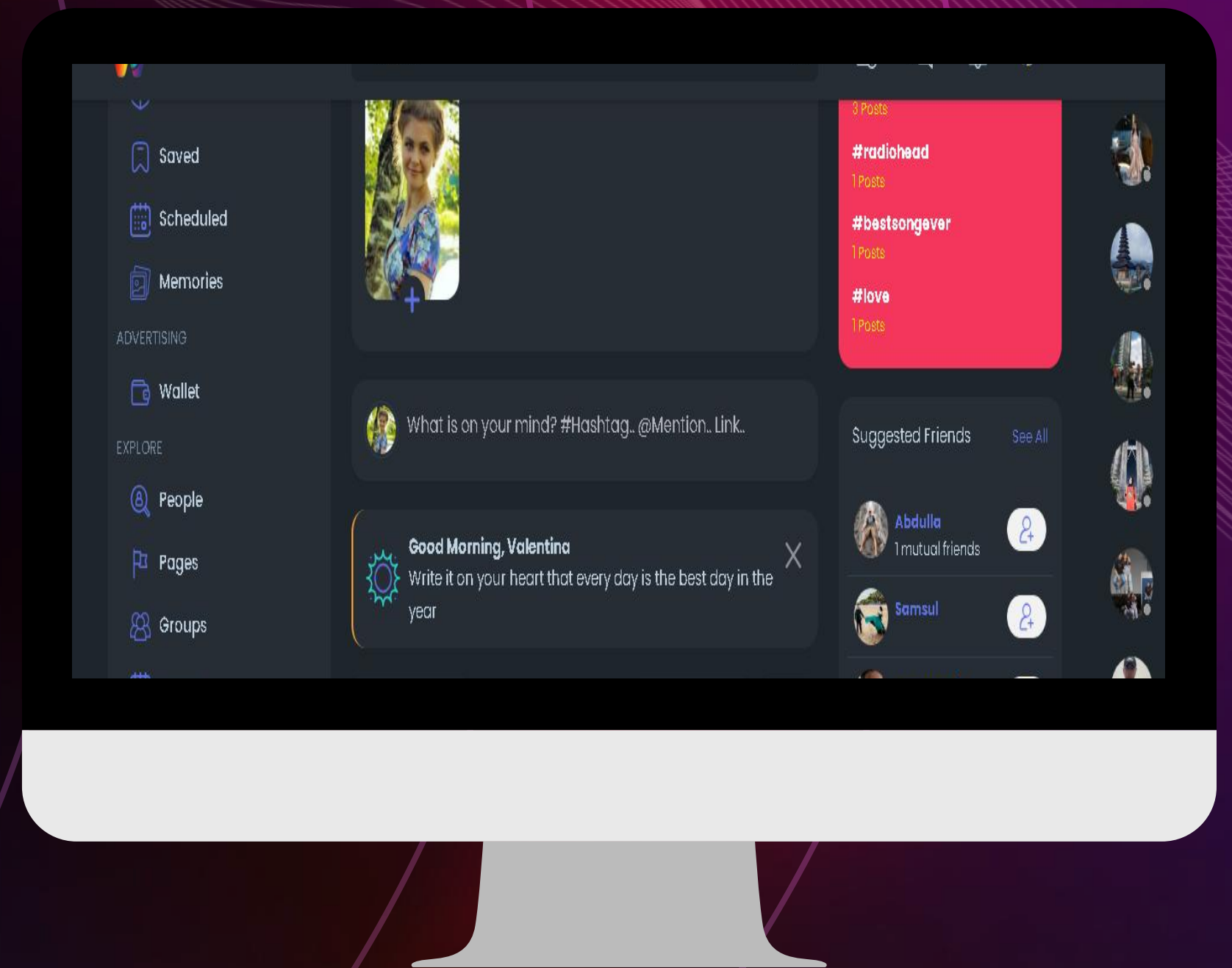
WOICHAT.ME

Rebranding / synergy with WOICHAT:

- Shopay becomes the “native payment rail” for WOICHAT. Rebranding means Shopay marketing, UI labels and tokenomics are aligned so users see Shopay as WOICHAT credits — e.g., “Boost with Shopay” or “Verify with Shopay”.
- **Synergy examples:**
 - WOICHAT discounts when paying in Shopay (incentivize native usage).
 - Exclusive features for Shopay holders (reduced ad rates, priority verifications).
 - Liquidity and exposure via in-app DEX widget + integration with centralized exchanges (CEX) to increase accessibility and volume.

BENEFIT HODLERS

- **Shopay token (total supply = 10,000,000)** — a utility token designed to work as the on-platform currency for WOICHAT. Primary use cases you gave:
- **Purchase verified accounts** (pay for verification/blue tick).
- **Buy advertisements** (ad slots or promoted posts inside WOICHAT).
- **Exchange on WOICHAT marketplace** (buy/sell digital goods, services, and potentially NFTs or subscriptions).



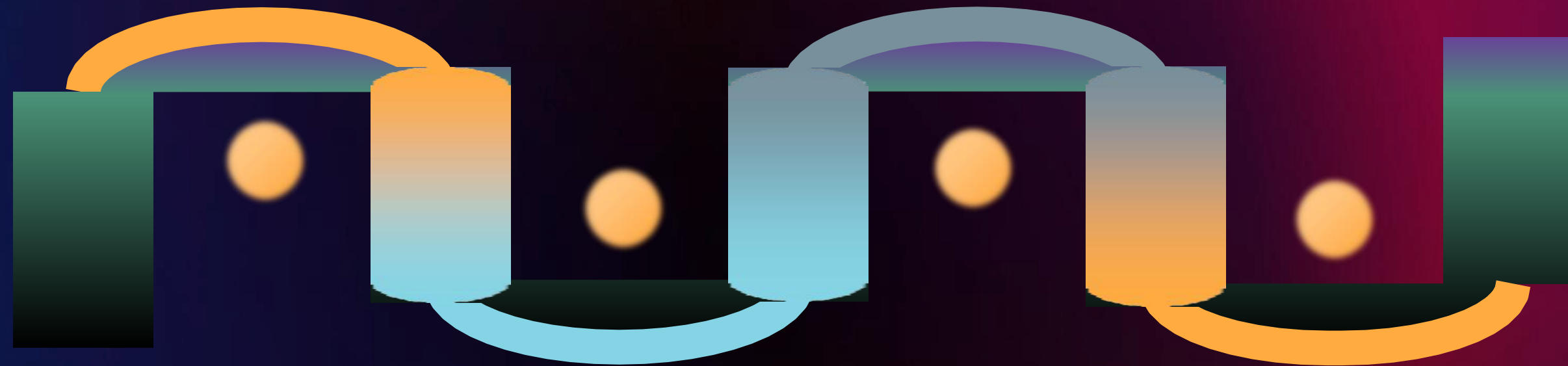
ROADMAP

Q1-Q4 2026

- Community Building.
- Connect with potential investors and users to create awareness.
- /Cex / Dex launch and sessions to engage.

2028 - Beyond

- Driven by community



Q4 2025

- Concept and development
 - ✓ Private sale
 - ✓ Branding
- Massive marketing

Q1-Q4 2027

- Global Partnership, Tokens will drive community and marketing efforts.
- Achieving target funding goals, project viability.
- Successful listing on major exchanges, increasing liquidity and user access.
- Set aside tokens for future needs.

PROMO

OCT 2025 – DECEMBER 2025

Purchase minimum : 10 SPY
Purchase maximum : 250000 SPY

FREE

- Buy 10 SPY get Free Verified account for 3 months + Basic WoiChat account
- Buy 100 SPY get Free Verified account for 1 year + Pro WoiChat account
- Buy 1000 SPY get Free Verified account forever + Premium WoiChat account

BASIC - PRO - PREMIUM WOICHAT PACKAGE :

- ✓ Videos Categories : 5x - 15x - 50x
- ✓ Blogs Categories : 5x - 15x - 50x
- ✓ Market Products : 5x - 15x - 50x
- ✓ Verification Badge Enabled
- ✓ Posts Boosts : 5x - 15x - 50x
- ✓ Paid every : 3 month - 1 year - Free



Let Make Shopay Great Together

Thank You



@shopaynews

@shopaymalaysia

@shopayportal

hello@shopay.io

@shopaytoken

www.shopay.io