Programmable Trust for the Informal Economy

> **The Vision:** Transforming ambient economic behavior into institutional-grade underwriting assets using India's Digital Public Infrastructure (DPI).

The Core USP: A decentralized behavioral credit index in the form of a localized payment utility.

The Structural Market Inefficiency

The Problem: Information Asymmetry in the Informal Sector

The Status Quo

Conventional unilateral payments expose consumers to capital flight and subject service providers to extreme cash-flow volatility.

The Data Vacuum

Legacy credit bureaus exclusively index lagging historical debt. Consequently, millions of reliable independent professionals remain financially "invisible."

The Result

Local economies stagnate in a state of low-trust paralysis, choked by friction and high customer acquisition costs.

Total Addressable Market (TAM)

Quantifying the "Missing Middle"

Economic Footprint

Over 63 million Micro, Small, and Medium Enterprises (MSMEs) drive approximately 30% of India's GDP.

The Credit Void

The structural MSME credit gap is estimated at over $500 billion (approx. ₹40 trillion).

The Opportunity

Capturing an untapped demographic that possesses stable economic velocity but lacks the formal tax histories required for traditional institutional underwriting.

The QPi.money Evolution

Probabilistic Past vs. Deterministic Future

First-Wave FinTech

(BharatPe Model): Revolutionized micro-lending by analyzing the velocity of past QR code settlements. Highly effective, but structurally probabilistic (past velocity does not mathematically guarantee future repayment).

The QPi.money Evolution

Capitalizes on programmable smart escrows (e-RUPI, OCEN) to lock consumer funds prior to service delivery.

The Arbitrage

When underwriting a micro-loan, QPi.money provides NBFC partners with cryptographic proof of Locked Future Revenue, virtually eliminating NPA (Non-Performing Asset) risk.

The Algorithmic Trust Engine

The QPI Confidence Index

Mechanism: Replaces speculative network tokens with a universally bounded behavioral algorithm.
Output: Translates everyday transactional discipline into a portable, immutable reputation asset.

Core Metrics

Fulfillment Consistency

Penalizes operational vaporware.

Schedule Adherence

Normalizes wealth bias by measuring percentage fidelity rather than raw transactional volume.

Dispute Multiplier

Algorithmically enforcing good faith across all transactions.

Monetization Phase 1: Credit Origination & Loan Facilitation

Customer Acquisition

Zero-fee fiat escrows act as a localized loss leader, eradicating adoption friction to achieve rapid network density.

Revenue Channel

Operating as a Loan Service Provider (LSP) on the OCEN framework.

Monetisation

Generating dynamic origination commissions (1.5% to 2.5%) and API processing fees applied to NBFC disbursements at the precise moment of Buy Now, Pay Later (BNPL) micro-loan activation.

Monetization Phase 2: Prosumer Visibility Ads

Geofenced Attention

The Engine

As the protocol aggregates localized service discovery, it inherently functions as a hyper-local search engine.

Revenue Channel

High-margin customer acquisition for independent merchants.

Monetisation

Merchants utilize fiat currency to purchase "Boosted QPI-Offers." The platform ranks these merchants via an algorithmic blend of geographic proximity, organic Confidence Index, and Ad Bid volume.

Monetization Phase 3: Integration of Investment Verticals

The Ecosystem

Transitioning from a transactional utility to a holistic wealth ecosystem once absolute consumer trust and escrow liquidity density are established (pending regulatory approvals).

Revenue Channel

Capturing the retained earnings of the platform's user base.

Monetisation

Seamlessly integrating third party high-yield savings instruments, Fixed Deposits (FDs), and Digital Gold (SafeGold). This maximizes the Lifetime Value (LTV) of each user by monetizing their capital appreciation and savings behavior.

Defensibility & Investment Thesis

The Proprietary Data Monopoly

The Moat

QPi.money synthesizes behavioral economics with public digital infrastructure to create an exclusive data set on informal reliability.

The Bottom Line

By replacing digital anonymity with mathematical accountability, QPi.money enables zero-friction liquidity deployment while guaranteeing verifiable capital protection for institutional lenders.

Invitation Seeking Partnerships

Partnership Opportunities

- Early stage Seed Investment
- Fintech Mentorship

Investment Fundamentals

Seeking USD $1M

For an exchange of 10% of QPi.money

(at a valuation of USD $10M as of August 2026)

Opportunity Stack

Recognition
Startup India Recognition

IP / Technology
Patent pending Fintech Algorithm

Validation
Proof of concept Prototype completed