



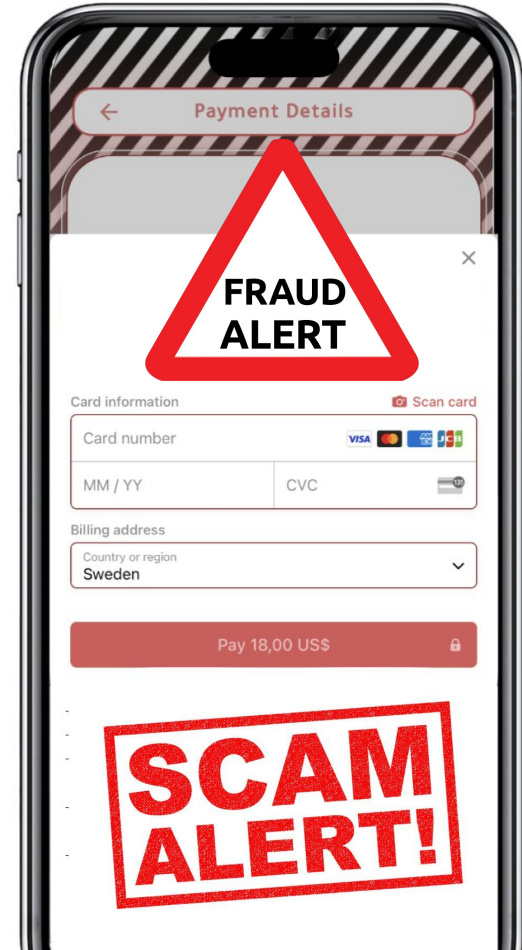
Buy Now, Pay On Delivery

www.stopia.se

Online shopping is booming, but there's a dark side: **Scams & Fraud**

Imagine you find a product you're excited to buy, but there's a catch:

- It's from a brand-new webshop that you've never heard of before.
- There are no customer reviews yet.
- There are a few negative reviews.
- Even with major merchants, you might see over 1,000 positive reviews, but just a few bad ones can make you uneasy.



Naturally, you'll be concerned.

And you end up wasting time on:

- Googling the store and product for more information.
- Reading endless comments and reviews.
- Asking Facebook groups or friends for their experiences.
- Researching new alternatives.

This cycle of doubt often leaves you questioning whether a seller is legitimate or not. You may hesitate and ultimately decide not to buy, repeating this cycle multiple times before finally making a purchase.



For Businesses

Even one negative customer comment can significantly damage trust.

While customers worry, they frequently contact customer service, seeking updates on delivery times, filing complaints, or requesting refunds.

This consumes valuable time and resources, slowing down business growth.



How does Stopia solve these Challenges?

We'll hold your funds in your bank account until your delivery arrives.

1: Secure Payment Authorization

Funds Stay in Your Account: When you make a purchase, we authorize the payment amount but keep the money in your account until delivery is confirmed.

2: AI-Powered Real-Time Delivery Tracking

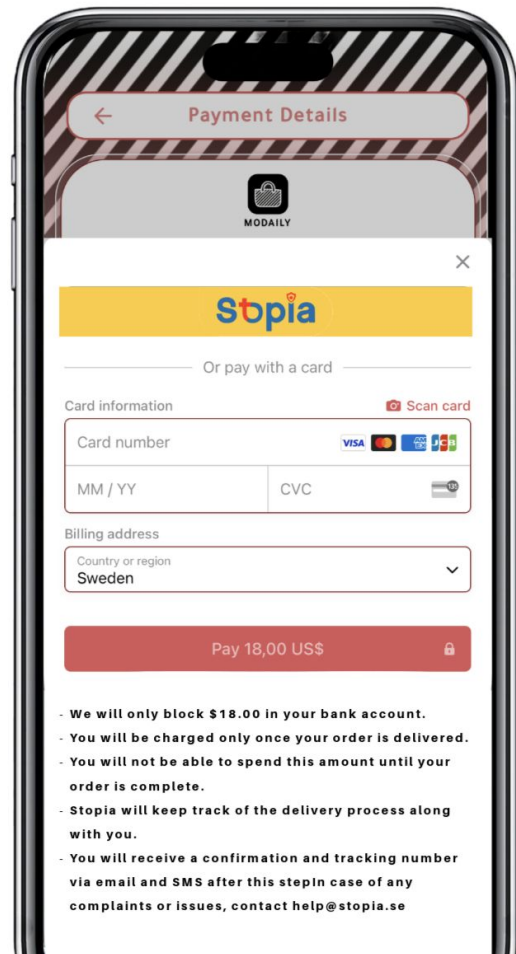
Stay Updated: Track your delivery in real-time to know exactly when your package will arrive.

3: Delivery Confirmation

Pay After Delivery: Once you confirm you've received your item, we finalize the transaction by charging your account and transferring the funds to the seller.

4: AI-Powered Dispute Resolution

Smooth and Easy: Our AI chatbot handles any disputes automatically, ensuring a hassle-free experience.





What Makes Stopia Unique in the Online Shopping Landscape?

1- Buy Now, Pay on Delivery:

Stopia blocks the payment in the buyer's bank account instead of holding it in ours, only charging when the order is confirmed as delivered.

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- **Benefits:**
Increases safety for customers; their money isn't prematurely taken out of their account.
 - **Problem Solved:**
This reduces fraud and disputes where sellers fail to deliver goods despite receiving payment.

2- AI-Driven Compliance Chatbot:

An AI chatbot manages and resolves disputes between sellers and buyers, enhancing the efficiency of customer service.

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- **Benefits:**
Provides faster response times for resolving disputes.
 - **Problem Solved:**
Cuts down on the waiting period for dispute resolution and reduces manual effort.

3- Payment Link for Marketplaces:

Stopia website and App offers a payment link for C2C transactions, such as on Facebook, where charges apply only upon delivery.

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- **Benefits:**
Makes purchases on social media platforms more convenient and secure.
 - **Problem Solved:**
Eliminates the deterrent of upfront costs, encouraging more transactions.

4- Trusted by Stopia Badge:

Businesses verified by Stopia display a badge, linking to their profiles featuring smart analytics on our site.

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- **Benefits:**
Boosts consumer confidence in the legitimacy and reputation of businesses.
 - **Problem Solved:**
Addresses concerns about the credibility of online businesses, reducing the need for customers to conduct their own background checks.



Revenue Streams & Market Opportunity

1% Transaction Fee:

A small fee for each transaction, keeps prices low while supporting steady earnings.

4% Dispute Fee:

Only charged during disputes to handle and resolve issues, ensuring sustain these services.

One-Time Fee:

Merchants pay €19.99 once to get a token to activate our payment plugin in their store.

Monthly "Trusted by Stopia" Badge Subscription:

€14.99 monthly lets merchants boosting their shop's credibility with customers by showing they are verified.

Market Growth & Potential:

Europe: Market grew to €899 billion in 2023, with projections to hit €951.16 billion by 2029.

USA: Expected to grow from € 1.11 trillion in 2023 to € 3.85 trillion by 2032.

Middle East: Projected to reach a market size of €50 billion by 2025, growing at a CAGR of 11.5%.

Target Markets:

Europe, UK, Middle East (MENA) and USA

Target Audience:

Initially focuses on small to medium-sized marketplaces where trust is a major barrier, Stopia provides essential security solutions that enable market entry and expansion for these businesses.



Why Choose Stopia? Safety and Trust for Consumers and Businesses

For Consumers	For New Businesses	For Established Businesses
<ul style="list-style-type: none">● Pay with Confidence: Shop without the need to search for trusted webshops or worry about concerns.● Enhanced Trust: Stopia's method of blocking funds in the buyer's bank account until delivery increases safety over traditional methods that take funds immediately.● Global Usability: Ensures secure, trustworthy shopping from any global location.	<ul style="list-style-type: none">● Quick Trust Establishment: Stopia's payment method and verification badge help new businesses build credibility quickly and attract safety-conscious customers.● Merchant Incentives Program: New businesses receive direct credit matching their sales through our payment method, boosting their financial stability and growth potential.	<ul style="list-style-type: none">● Efficiency in Operations: AI-driven dispute resolution frees up customer service resources, allowing a focus on growth and customer engagement.● Merchant Incentives Program: Established businesses benefit from the credit matching sales, discounted fees, and comprehensive AI sales analytics, supporting continuous growth and operational efficiency.

Closing the Trust Gap:







Balanced Protection: Stopia protects both buyers and sellers, facilitating trust and smoothing over common transactional hurdles.

Consistency Across Markets: Offers a consistent and reliable experience, essential for global commerce.

Global Appeal:

Scalability and Adaptability: Designed to scale and adapt to various market needs, making it suitable for worldwide adoption.

Meeting Global Standards: Complies with international security and transaction standards, fitting seamlessly into different regulatory frameworks.

	Limited to Amazon customers, restricting merchant reach and consumer base.
	Requires credit checks and charges higher fees, which can be a barrier for small and new businesses.
	Primarily focused on the Chinese market, limiting its global applicability for merchants outside China.
	Traditional escrow service with many terms and holding funds, lacks the flexibility and real-time tracking of AI solutions.
	Focuses on pay-later options with strict credit checks and limitations, potentially excluding customers with lower credit scores.
	Not everyone has a credit card or sufficient credit available, limiting purchasing power and inclusivity.

Stopia's Unique Position:

1. **Open Platform:** Available for all e-commerce platforms and markets without ecosystem restrictions.
2. **No Credit Checks:** Accessible for all merchants, removing barriers to entry.
3. **Flexible Usage:** No specific user limitations, making it suitable for a wide range of businesses.
4. **Trust and Security:** Funds are blocked in the buyer's account until delivery, ensuring payment security.
5. **Comprehensive Features:** AI compliance chatbot for dispute resolution and real-time delivery tracking, secure C2C payment links, and the badge.

Advantages Over Competitors:

- Unique approach to holding funds in the buyer's account until delivery, combined with real-time tracking and AI-dispute resolution.



Market Strategy and Merchant Adoption

Merchant Incentive Program	Verification and Trust	Comprehensive Support
<p>Direct Credit Matching: Merchants integrating our solution package receive direct credit matching their sales through our payment method.</p> <p>Tiered Benefits: Various incentives based on sales volume, such as credit matching, discounted fees, and immediate payments.</p> <p>Financial Support: Providing immediate financial benefits and supporting growth and stability.</p>	<p>"Trusted by Stopia" Badge: Enhances credibility and attracts consumers.</p> <p>Consumer Assurance: Building trust by ensuring funds are blocked in the buyer's account until delivery.</p>	<p>AI Compliance Chatbot: Automates dispute resolution and real-time delivery tracking.</p> <p>Customer Support and Training: Dedicated support to help merchants integrate and use our payment solutions effectively.</p>

Marketing and Outreach:

- **Strategic Partnerships:** Collaborate with e-commerce platforms to offer our payment solution.
- **Targeted Campaigns:** Focused marketing campaigns to attract new businesses and highlight the benefits of our services.



Traction and Future Launch

Stopia is set to launch on September 1st, 2024, alongside our partner **Modaily**, a leading e-commerce platform for fashion and trends. As the exclusive payment method on Modaily, We will leverage this partnership to reach a global audience and offer secure payment solutions to fashion-forward consumers worldwide.



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Buy Now, Pay on Delivery

Estimated Net Profit for 2025: €245,228.00 (at a profit margin of roughly 45%)

Revenue Projections and Profit Margins

Financial Projections for Stopia in 2025

Total Transaction Value: €50 million

This is our minimum baseline projection for initial sales in 1% niche markets.

Revenue from 1% Transaction Fee (1% of transactions):

€500,000

Revenue from 4% Dispute bot: (1% of transactions):

€20,000

Revenue from One-Time Fee (300 Merchants):

€5,970

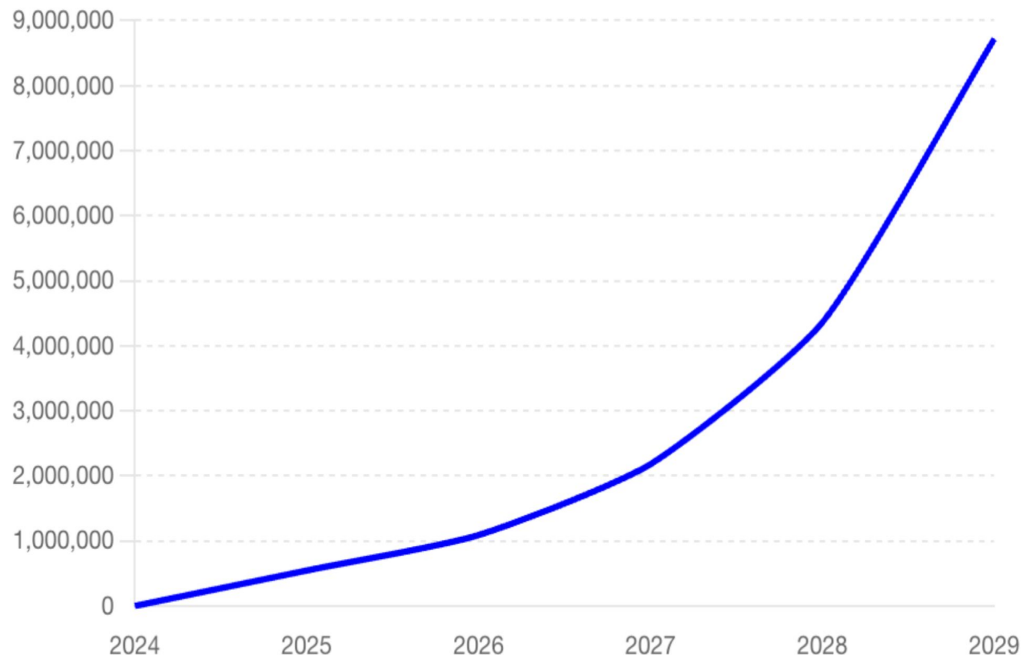
Annual Revenue from Subscription (100 Subscribing Merchants):

€17,982

Total Estimated Revenue for 2025: €544,952

Estimated Operational Costs (at 55%): **€299,723.60**

Y Revenue (€) by X Year



Estimated Net Profit for 2025: €245,228.00 (at a profit margin of roughly 45%)

Meet the Team



Doaa A. Karim

Strategic Leader & Design Expert |
Empowering Businesses with Cutting-Edge
Strategies and Transformative Solutions



Alex Bizo [LinkedIn](#)

Experienced software engineer specializing in mobile application development and AI with a robust background in marketing and graphic design.



Shahid Dahhan

Experienced Digital Marketing Strategist |
Driving Business Growth with Cutting-Edge
Strategies and Data-Driven Insights

John Mokaied [LinkedIn](#)

Experienced software engineer specializing in mobile application development and AI with a robust background in marketing and graphic design.

Distribution of Funds (as percentage of total investment €500,000)

- **12% Licensing and Certifications:**

Funds necessary financial licenses, ISO certifications, and other essential regulatory compliances.

- **10% Legal and Compliance:**

Includes salaries for 2 lawyers to manage compliance with regulations, intellectual property rights, and company registrations.

- **12% Quality Assurance and Testing:**

Supports salaries for 2 QA specialists and 2 testers to ensure the software meets industry standards.

- **8% Customer Support and Operations:**

For 2 customer support representatives to ensure excellent user support and service.

- **8% Management and Administration:**

Covers salaries for executive roles including a CEO and CFO, and operational staff like 2 accountants.

- **8% Office and Infrastructure:**

Allocation for setting up and maintaining office space and necessary administrative expenses.

- **18% Development and Technology:**

For salaries of 4 developers to handle backend and frontend development.

- **20% Marketing and Sales:**

Funds marketing strategies and supports a product manager to enhance market penetration and user acquisition.

- **4% Strategic Reserves:**

A buffer to manage unforeseen expenses and invest in unexpected opportunities that align with strategic goals.



Company Name: Stopia AB

Sector: Fintech / E-commerce

Funding Round: Pre-Seed / Proof of Concept (POC)

Round Size: €500,000 **Funding Raised:** - - -

Pre-Money Valuation: €2,500,000

Markets: Sweden (with plans to launch in EU, UK, USA and MENA)

Thank you

For more information and investment opportunities, please contact:

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[Stopia.se](https://stopia.se)