



# Finance Evolved

crowdfinance on the Vagon Decentralized Cloud is home to decentralized trade.

<https://crowdunit.com>

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Executive Leadership

Questions? Email [hello@crowdpointtech.com](mailto:hello@crowdpointtech.com) or visit us at <https://crowdunit.com>.

**"DLDBs are the key to unlocking the full potential of Collective Intelligence to power decentralized eCommerce on Web3 by providing consumers and merchants with a secure, convenient, and efficient way to conduct their business. With DLDB, users are assured of a trusted platform that is immune to interference, manipulation, and censorship, providing a level of trust and value that isn't found anywhere else."**

**– Sean Michael Brehm, Chairman, & CEO**  
CrowdPoint Technologies

**"Collective intelligence for decentralized eCommerce is best deployed on a decentralized cloud to ensure maximum security, privacy, and scalability while enabling users to benefit from the increased autonomy and transparency of a distributed network."**

**–Nadab Akhtar, President** CrowdPoint Technologies

**"The Decentralized Cloud is not just providing a platform for Web3, but it is also creating a new kind of Collective Intelligence that is the tipping point in for its adoption. It helps to provide social proof for a product or service; it helps to create trust and encourages more people to participate in the new economy."**

**–Marlene Brehm, Co-Founder of** CrowdPoint Technologies

**"crowdshop is the perfect technology for businesses to onboard to a Web3 Decentralized Cloud to conduct decentralized commerce. It provides them with easy-to-use tools and flexibility to develop, manage and maintain their online Web3 presence with ease."**

**–Eraj Akhtar, Co-Founder of** CrowdPoint Technologies

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eCommerce evolution



## The Evolution of eCommerce for Web3

CrowdPoint is pleased to introduce the revolutionary new decentralized eCommerce marketplace powered by Web3 technologies! A decentralized eCommerce Marketplace allows anyone to access products from a Web3-powered marketplace where you can find anything from clothes to electronics organized by The Global Industry Classification Standard (GICS).

The GICS standard is an excellent way to organize a decentralized marketplace because it provides buyers and sellers with a consistent, globally accepted classification system. This system helps to organize companies into distinct sectors and industries, making it easier to compare and analyze the performance of different sellers.

Additionally, GICS makes it easier for investors and customers to identify and compare investments and for companies to build better portfolios while allowing companies from different countries to share information consistently so buyers and investors will understand it.

On a decentralized eCommerce marketplace, anyone can easily buy products quickly and conveniently because they are organized in clusters supporting 158 GICS sub-industries without leaving your house. You only need a computer or phone to ship your items directly to your home!

## Experience Web3 better, faster and cost efficiently

Our **crwdmarket** technology is a prebuilt product accelerator that rapidly and efficiently assembles all the products across many sellers on its Decentralized Ledger Database (DLDB) technology. It is presented in what appears to be a centralized marketplace; however, when a buyer clicks on a product, they are sold directly from the product owners without the need for go-betweens. Buyers and sellers can rest assured that their data is safe and secure, and all parties have complete control over the products purchased - no third-party intervention is required! All operations are run on our common Vogon Decentralized cloud, with a data lake providing secure, distributed data storage.

Decentralized commerce is purpose built Web3 online marketplace or e-commerce platform without a central authority or infrastructure that benefits both the buyer (consumer) and the seller. For consumers, decentralized commerce offers greater security, privacy, convenience, and worldwide access to goods and services. Transactions are secure, private, and free from middleman costs and fees, making them cheaper and faster than traditional e-commerce platforms. Furthermore, users have control over their data as no third party is involved in the transaction, and they can decide who to share their data with.

Decentralized commerce gives sellers greater access to customers around the globe without the need for a single platform or infrastructure. Sellers get to keep more of their profits and achieve greater scalability, allowing them to reach more customers than ever before. With the help of blockchain technology, transactions are also secure. They cannot be tampered with, ensuring that the merchant, distributors, affiliates, and platform provider receives all payments according to their percentage settled immediately.

## Web3 made easy

It is easy to onboard to a Web3 decentralized commerce marketplace. Using CrowdPoint's **crwdshop** technology onboarding to Web3 is accessible to anyone regardless of their technology experience. **crwdshop** is a key component of the **crwdmarket** product accelerator. It was designed and purpose built to increase the adoption of the Vogon Decentralized Cloud. Our **crwdshop** technology is a website builder that allows users to create a Web3-enabled website without coding knowledge. It is a user-friendly platform with an intuitive drag-and-drop interface and a wide selection of customizable templates. The four key features that make **crwdshop** highly desirable are:



1. **Easy to use:** **crowdshop**'s drag-and-drop interface makes it easy to customize and build a website, even for those without coding knowledge.
2. **Flexible:** With its wide selection of templates, users can easily create a website that reflects their brand while still having the flexibility to customize it to their specifications.
3. **Enterprise Class:** A prebuilt Web3 material resource planning tool connected to a product showcase enables manufacturers to easily and quickly onboard distributors and affiliates. This tool also allows manufacturers to track the performance of their distributors and affiliates, allowing them to identify which are performing well and which need improvement. This means that manufacturers can quickly and easily add new distributors and companions to their network, allowing them to expand their reach and increase their sales.
4. **Affordable:** **crowdshop** is an affordable website builder with plans starting at just \$13/month; it automatically connects the website builder and their customers into the Vagon Decentralized Cloud.

After using **crowdshop** and their Web3 presence is completed, businesses can rapidly participate in decentralized commerce through any of CrowdPoint's GICS-organized online marketplaces and e-commerce platforms without a central authority or infrastructure. It is powered by CrowdPoint's Vagon Decentralized Ledger Database (DLDB), a new kind of data lake that yields Collective Intelligence leveraging portions of the technology that acts as consensus groups that work like peer-to-peer (P2P) networks. This technology allows for secure and seamless transactions between all parties involved without an intermediary.

## dCommerce: Consumer & Vendor Balanced!

For consumers, decentralized commerce offers greater security, privacy, convenience, and worldwide access to goods and services. Transactions are secure, private, and free from middleman costs and fees, making them cheaper and faster than traditional e-commerce platforms. Furthermore, users have control over their data as no third party is involved in the transaction, and they can decide who to share their data with.

Additionally, decentralized commerce gives sellers greater access to customers around the globe without the need for a single platform or infrastructure.

For vendors, a decentralized marketplace offers the potential for lower transaction fees, faster settlement times, and greater transparency. Sellers get to keep more of their profits and achieve greater scalability, allowing them to reach more customers than ever before. With the help of the Vagon Decentralized Cloud, transactions are also secure. They cannot be tampered with, ensuring that the merchant, distributors, affiliates, and platform provider receives all payments according to their percentage settled immediately. Since transactions are conducted on the Vagon DLDB, all parties can view the entire transaction history, ensuring that all parties agree. Additionally, since transactions are performed on a trustless network, vendors can rest assured that their payments will be received quickly and securely.

A decentralized marketplace application runs on our Vagon Decentralized Cloud platform, where buyers and sellers can conduct their transactions in a secure and trustless manner. Consumers enjoy many benefits from participating in a decentralized marketplace that runs on a Decentralized Cloud technology that feeds into a Data Lake creating Collective Intelligence:

1. **Increased Security:** Decentralized Cloud technology provides a distributed and secure system for storing and sharing consumer data, which helps protect consumer data from malicious actors and potential data breaches. Transactions are conducted on a Distributed Ledger Database (DLDB), which helps to protect data from being manipulated or stolen.

Additionally, since the entire process is completed on a trustless network, there is no need to trust a third party or rely on a central authority to complete the transaction. A decentralized marketplace offers increased security, privacy, and trust for consumers. The distributed nature of the DLDB provides an extra layer of protection for vendors in a decentralized marketplace. Transactions are secured with cryptographic algorithms and stored on a distributed ledger, making it nearly impossible for attackers to compromise the system.

2. **Privacy:** Decentralized Cloud technology allows consumers to maintain control over their data, allowing them to share it only with trusted parties and ensuring that only authorized users can access it. Vendors in a decentralized marketplace can enjoy increased privacy due to the distributed nature of the blockchain technology that powers the platform. This means that personal or sensitive data will not be shared with a centralized entity, giving vendors more control over how their data is used and shared.
3. **Transparency:** Decentralized Cloud technology makes it possible to trace transactions and activities, allowing consumers to see what is happening with their data and who has access to it.
4. **Cost Savings:** Using decentralized cloud technology, consumers can save on storage and processing costs and buy and maintain hardware. Decentralized marketplaces are often built on smart contracts, meaning that transaction fees are significantly reduced compared to traditional marketplaces. This can help vendors save money on every transaction, which can add up over time.
5. **Faster Access:** Decentralized Cloud technology can provide quicker and more reliable access to data, as it can be accessed from any location. It offers all the participants the potential for faster settlement times and greater transparency.
6. **Scalability:** Decentralized Cloud technology allows for scalability, allowing consumers to increase or decrease the data they store and process quickly.
7. **Increased Efficiency:** Decentralized marketplaces are built on distributed systems, which can help vendors quickly find and process the data they need. This can result in faster transactions and more efficient operations, giving vendors an edge regarding customer satisfaction.
8. **Improved Accessibility:** Decentralized marketplaces are often built using open-source software, meaning anyone can access the platform and use its features without needing permission from a central authority. This can make it easier for vendors to reach new customers, increasing sales.
9. **Enhanced User Experience:** Decentralized marketplaces are often designed to provide a more user-friendly experience. This can improve customer satisfaction, leading to more repeat customers and higher sales.
10. **Collective Intelligence:** By feeding into a Data Lake that is essentially a DLDB, the Vagon Decentralized Cloud technology allows consumers to benefit from collective Intelligence, allowing them to access knowledge, insights, and predictions from various sources.

All transactions on the Decentralized Cloud are conducted on the Vagon Decentralized Cloud. The VDC is composed of DLDB with a distributed document store and a polyglot virtual machine, purposed built to ensure that all parties can view the entire number of records and transactional history, ensuring that all parties agree.

## **Vagon: DLDB, Distributed Document Store and VM**

A DLDB is like a large three-dimensional digital book comprised of pages and accounting records. It keeps track of all the pages in context and records all the transactions between different people. It also maintains a ledger like a trusted accountant that audits and stores information about new transactions. A "cube" within the DLDB is a six-sided container within this book, with each side having a computer program to support sharing, scaling, and reading the page inside.

Each page has a unique code that links it to another cube that contains the page before and after, making it almost impossible to delete or change any information stored in the blockchain. Additionally, since transactions are performed on a trustless network, vendors can rest assured that their payments will be received quickly and securely.



A DLDB provides a layer of security and trust for consumers and vendors. A DLDB stores JSON documents within cube-like containers integrated data lake with banks participating and creates instant settlement and cash rewards directly into an integrated bank account or wallet.

By leveraging the data lake, all the participants in decentralized commerce can ensure that all transactions are tracked and monitored in real-time, allowing for faster settlement of payments and rewards.

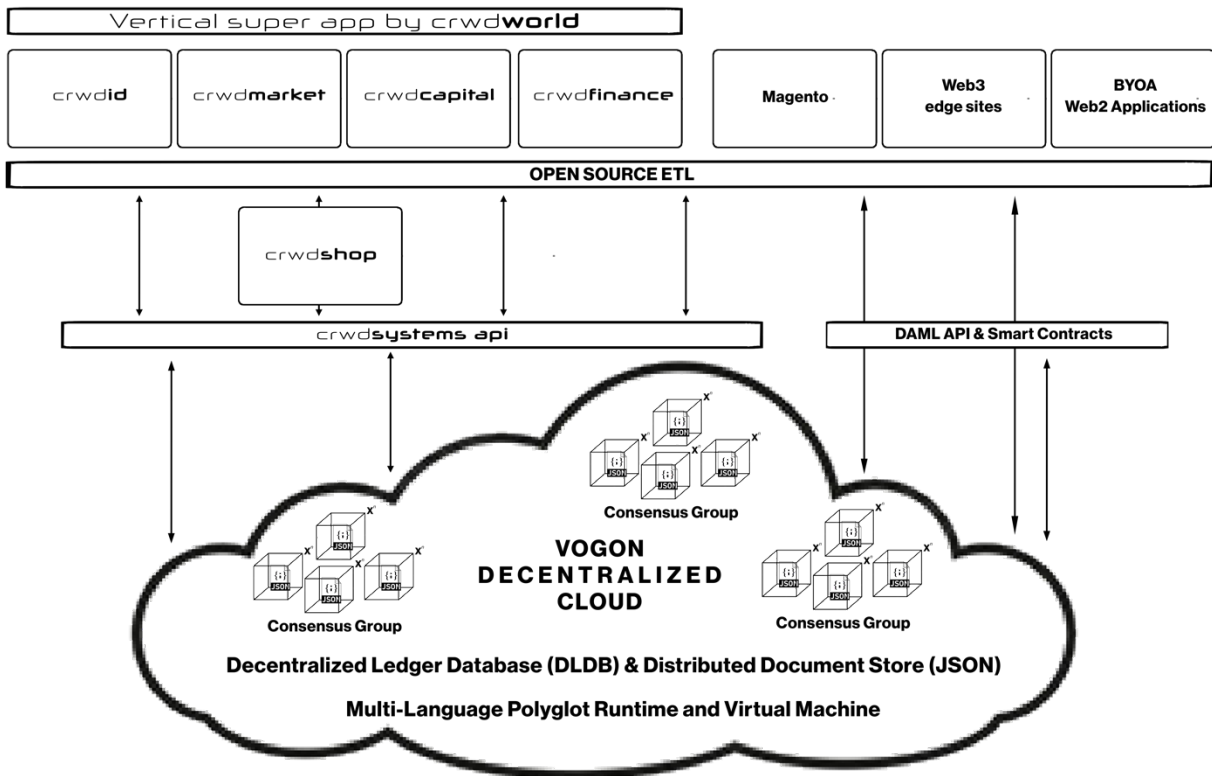
Additionally, since the data lake is integrated with the banks, consumers and vendors can rest assured that their payments and rewards will be received directly into their bank accounts or wallets. A polyglot virtual machine (VM) is good for decentralized commerce because it allows developers to write code in different coding languages, rather than the traditional single coding language.

This VM allows developers to pick the language that best fits their needs and goals, creating a more efficient and user-friendly experience.

Furthermore, because the code can run on different blockchain platforms, it can be used across a variety of applications, as well as allowing developers to leverage existing code to create new applications. This kind of VM supporting each “cube” speeds up development times and helps lower the cost of creating and running decentralized applications. All store transactions go through the crowd systems API (the API). The API processes orders via Magento 2 to leverage its industry standard ecommerce tools. As soon as the order is processed in Magento, all the public (non-user identifiable) order data is pushed to the Vagon blockchain. Here is an example JSON payload from an actual order:

JSON EXAMPLE	SUMMARY
<pre>{   "id": "000002183",   "remember_token":   "53c07cac2f4606c5cea27c1265c09ddb3eb3cf75e52f4a47   0e4bbadc8813de1d",   "aggregator_id": "30302010-35202010-ac520b7a-   80260989-1513038f-4dac071e   ",   "currencyCode": "USD",   "taxAmount": 3.07,   "shippingAmount": 0,   "subtotal": 37,   "total": 40.07,   "status": "processing",   "createdAt": "2023-02-23T18:03:11.000Z",   "updatedAt": "2023-02-23T18:03:11.000Z",   "items": [     {       "orderId": "000002183",       "sku": "2021-08-20-HSX-AMM-sb-001",       "quantity": 1,       "taxAmount": 3.07,       "price": 37,       "createdAt": "2023-02-23T18:03:11.000Z",       "updatedAt": "2023-02-23T18:03:11.000Z"     }   ] }</pre>	<p>Vagon creates a unique address for this immutable entry which is stored in the API for reference. The address for this transaction is b58:iGZLWtmSu9Fd3nTxNU2jEaXWWZZmtnma9z6T3J.</p> <p>This entry can easily be accessed by the public Vagon API:  <a href="http://169.53.13.151:9700/452DC123/jsontxt/JSONTxn.api?address=b58:iGZLWtmSu9Fd3nTxNU2jEaXWWZZmtnma9z6T3J">http://169.53.13.151:9700/452DC123/jsontxt/JSONTxn.api?address=b58:iGZLWtmSu9Fd3nTxNU2jEaXWWZZmtnma9z6T3J</a></p> <p>Because the Vagon blockchain updates quickly in real-time, this is all done before the API returns the processed order information to the user in the frontend UI.</p>





## Start today!

With our new crwdmarket platform accelerator, anyone can join over 1000 distributors, resellers and affiliates to access products from a Web3-powered marketplace, but the products are sold directly from the product owners without the need for go-betweens. All operations are run on a common decentralized cloud, with a data lake providing secure, distributed data storage. You can rest assured that your data is safe and secure, and you have complete control over the products you purchase - no third-party intervention is required! Experience the future of e-commerce with the new decentralized marketplace!

The benefits of a decentralized marketplace powered by a data lake of distributed secure JSON files within a decentralized ledger database can be summed up as increased security, privacy, and convenience. Security increases because the information is distributed, meaning it is not stored in a single location but across multiple computers.

Enhanced security on the Vogon Decentralized Cloud makes it difficult for hackers to access the data as there is no single access point. Privacy is also improved because users can control their data and choose who can access it. Finally, the data lake of distributed secure JSON files offers convenience as the data is easily accessible from any device connected to the internet. For example, customers can easily shop online from any device without worrying about compromised data.

DLDBs and Web3 are the future of data-centric analytics. They offer a highly efficient real-time platform to process and visualize vast data. DLDBs powering Web3 are revolutionizing storing, using, and analyzing data. The ability to instantly access, process, and visualize data sets of any size is invaluable.

The combination of DLDBs and Web3 makes it possible to pull insights quickly and accurately from any data set. With the help of these tools, organizations can make better decisions with greater confidence. The speed and flexibility of DLDBs and Web3 provide unprecedented data analysis. Businesses can now get the insights they need in a fraction of the time it would take with traditional methods.

Using DLDBs and Web3, companies can build better models and make more informed decisions based on the data they have. This will enable them to leverage collective intelligence to help them use their resources and drive better results.

## Efficient Data Lakes spawn Collective Intelligence



Today online commerce companies create data lakes to predict customer behavior to sell products and share that data with their partners more efficiently. Little or no consideration is given to the user who created it.

A data lake is a large repository of structured or unstructured data stored in its natural format. It may contain both raw and processed data and is typically used to store big data.

By building a decentralized commerce data lake on the Vagon Decentralize Cloud, it will create a platform where collective intelligence can be spawned.

This is because the ledger database and distributed document store will provide a secure, distributed network for sharing and exchanging data, allowing multiple users to access the same data sets based on the rights given to them, collaborate on projects, and produce insights from the data.

This will enable organizations to extract more value from their data, increase efficiency, and foster better decision making.

The evolution of commerce through collective intelligence will be transformative not only in business areas but technologically. Collective intelligence in commerce is when consumers, businesses and banks can come together in a more efficient way to share their knowledge and skills to benefit all parties in a more fair and equitable way.

**“In Web3, each participant specifies the who, what, when where and how they want to receive the data and the same for sharing their data.”**

**–Arvind Narayanan, Professor Princeton University,  
"Towards Web 3.0: A Vision for Decentralized Data Storage and Sharing".**

Collective intelligence empowers its participants to remain independent yet synthetically consolidated to improve customer experience, shipping, customer service, banking transactions, and ecosystem synergies by allowing them to collaborate and share valuable insights.

By leveraging the power of collective intelligence, eCommerce activities be improved as customers are provided with more personalized services and banking solutions tailored to their individual needs. Additionally, collective intelligence can enable banks to identify customer trends and segment customers into appropriate groups to optimize customer experience.

Collective intelligence can enable vendors and their banks to better understand the larger banking ecosystem and create strategic partnerships that can lead to improved customer experience, operational efficiency, and new revenue opportunities. Finally, collective intelligence can enable vendors and their banks to develop innovative products and services that better meet the needs of the customer and industry vendors. Collective intelligence helps to create better customer service and more efficient ways to manage money. It also helps banks to improve their security systems and identify potential financial risks. By working together with their customers, businesses, regulators and vendors, banks can use collective intelligence to help customers make smarter decisions about their finances.



## About Vogon

The Vogon Decentralized Cloud is emerging as a promising competitor. It is rapidly surfacing as a new market leader due to its ability to provide real-time data analytics, secure data storage, and scalability in a more distributed and secure environment than traditional centralized databases.

By leveraging its embedded VM's high-performance virtual machine, its DLDB offers improved performance, faster query execution times, and increased scalability.

In addition, its DLDB can handle a wide variety of data types, making them suitable for use in a wide range of business applications. Additionally, VDC's DLDB can provide a secure environment for data storage and analytics, ensuring that data remains secure and protected from tampering or unauthorized access.

As a result, the Vogon Decentralized Cloud will be becoming increasingly popular for businesses looking for a competitive edge in their data-driven business strategy.

The Vogon Decentralized Cloud eliminates the need for expensive middleware applications and integration efforts between companies that share its common DLDB. By providing a distributed, secure, and immutable ledger, its VM allows companies to securely access and share data without costly integration efforts.

Additionally, its VM's native support for multiple languages, including Java, JavaScript, Python, and Ruby, makes it easier for developers to create and deploy applications on the decentralized cloud. Finally, its VM's low latency and scalability enable companies to access and share data with minimal disruption to their operations.



The inventors of Vogon Decentralized cloud built it to run on its own VM. This reduces the need for middleware applications and costly integration efforts between companies who share a common distributed ledger database (DLDB). This technology is ideal for global midmarket companies as it offers several advantages, including:

1. Lower costs. By reducing the need for middleware applications, companies can save a substantial amount of money on integration efforts and other costly overhead.
2. Increased efficiency. Its DLDB on VM offers improved scalability, speed, and security, allowing companies to move quickly and securely when sharing data and conducting transactions.
3. Greater control. By decentralizing the cloud, companies can retain control over the data they share with other organizations, rather than relying on a centralized provider.
4. Easier access. Its DLDB on VM provides an easy and secure access to the data that is shared between companies, making collaboration smoother and more efficient.
5. Future-proof technology. Its DLDB on VM is designed to be forward-compatible, allowing companies to easily upgrade their systems as new technologies emerge.

Overall, the Vogon Decentralized Cloud offer global midmarket companies the chance to reduce costs, increase efficiency, retain control, achieve smoother access to data, and remain future proof.