InSoBlok

The Universal Trust Profile Layer for Wallets + Social

TasteScore™ Wallet Trust (Layer1 Protocol Oracle) • Hype.Vybe™ Social Trust (Flagship App)

The Universal Trust Profile for Wallets and Social

Why InSoBlok exists

InSoBlok makes trust portable — a real-time Trust Profile that travels across wallets, apps and social identities.

Why now

- Online identity is fragmented; credibility resets at every new app.
- Fraud + bots scale with AI; trust signals must be real-time and composable.
- Digital wallets are becoming the default interface for payments and assets.

Trust is the missing layer

- Wallet Trust + Social Trust → one Trust Profile
- Use anywhere: lending, commerce, creator markets, communities
- Permissioned, privacy-aware, continuously updated

Problem

Trust collapse across social + wallets is now a measurable cost

Annualized losses (selected lenses)

What breaks without trust

- Bots + synthetic engagement distort reputation and discovery.
- Fraud inflates acquisition costs and forces heavy-handed friction.
- Crypto risk flows across protocols with limited identity context.

Fraud drains ~7.7% of annual revenue

Estimated $534B across surveyed business leaders

eCommerce fraud projected to hit $43.6B by 2027

Fraud becomes an “economy tax” unless trust is portable

Illicit crypto transactions: at least $82B in 2025

Risk needs a trust oracle, not just transaction history

Market reach

A universal trust layer sits underneath billions of identities and wallets

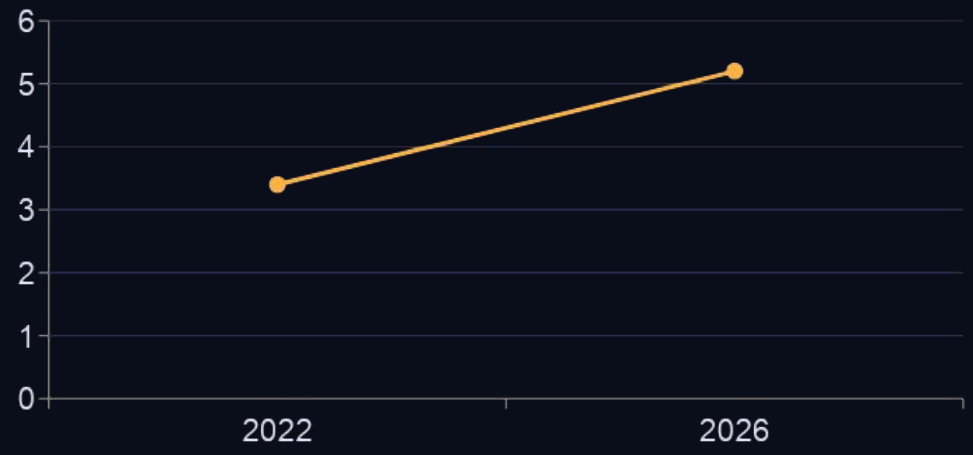
6.04B
Internet users (Oct 2025)

5.66B
Social user identities (Oct 2025)

5.2B
Digital wallet users (proj. 2026)

The trust gap widens as usage explodes

- Users operate across ~6–7 social platforms per month; trust is fragmented.
- Wallets are becoming a default identity/payment surface (super-app + wallet convergence).
- AI-driven fraud increases the need for stronger identity signals and portable credibility.



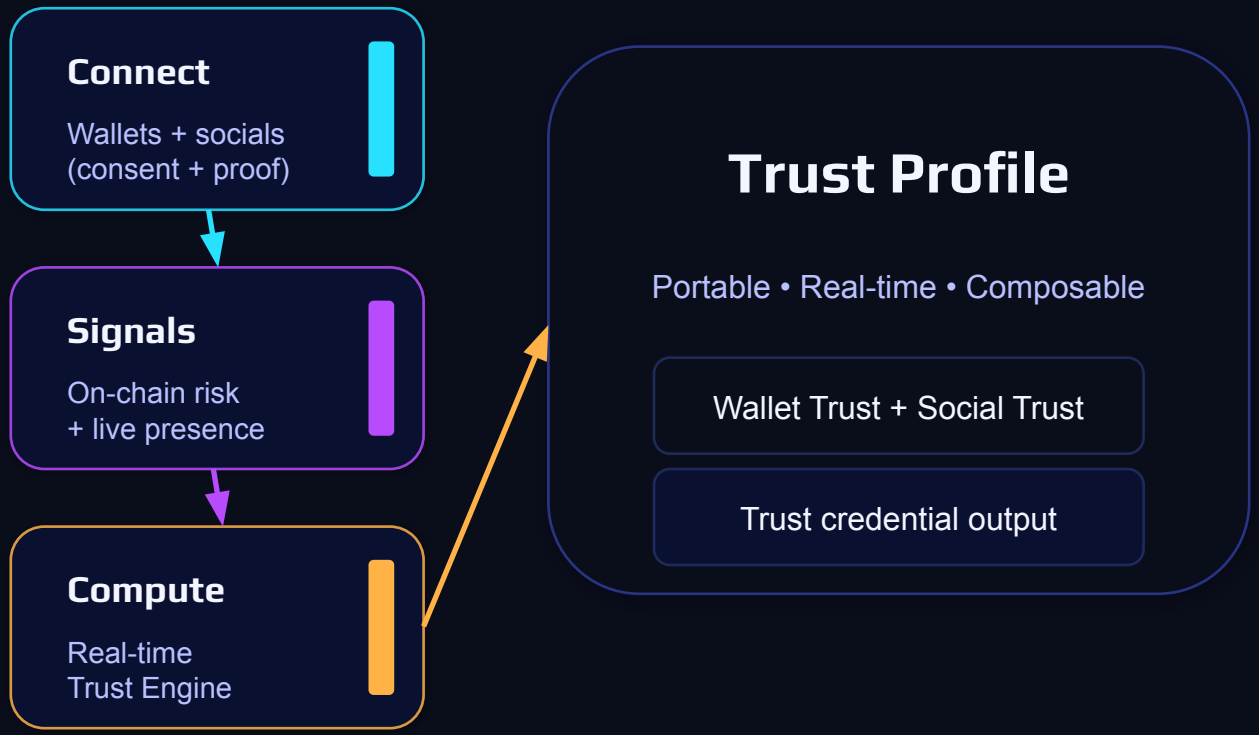
Digital wallet users growth (Juniper)

Market → Trust Profile is a multi-industry primitive

Solution

A composable Trust Profile built from ‘Wallet Trust + Social Trust’

How it works (high level)



Where Trust Profiles unlock value

- Wallets & exchanges: onboarding, risk, limits
- Lending: collateral multipliers, rates, fraud blocks
- Commerce & social: creator verification, social shopping
- Communities: trust-gated access, reputation portability

Trust becomes an API

TasteScore — Wallet Trust

Layer1 Protocol Oracle (industry-first universal Trust Profile layer)

What it does

- Computes a Wallet Trust Score from on-chain behavior, risk patterns and reputation signals.
- Publishes a portable Trust Profile that any app can read (with permissioning).
- Acts like an “oracle” for trust state: continuously updating, queryable, composable.
- Supports onboarding/offboarding: wallet status validation, limits, and trust tiers.

Why portability matters

- Users keep credibility across apps (no “trust reset”).
- Developers reduce fraud without adding friction everywhere.
- New category: trust-native primitives for wallets, lending, and commerce.

TasteScore → publish Wallet Trust the way oracles publish price

Real-time Trust Engine

Continuously computes Trust Profiles as signals change

What “real-time” means

- Streaming updates: wallet behavior, social signals, and risk alerts update the profile instantly.
- Transparent breakdown: score components, confidence bands, and change history.
- Trust actions: dynamic limits, trust-gated access, lending terms, and verification badges.
- Privacy controls: user-consented linkage + selective disclosure for apps.

Proof-of-demand: attention is massive

Online adults spend ~18h 36m/week on social + video feeds; 16–24 women average ~25h 45m/week.

Engine → trust is dynamic, not static

Cross-Social & On-Chain

One trust profile, multiple identities (with consent)

What gets linked (selectively)

- Social accounts → signals of consistent real presence (not vanity counts).
- Wallets → history, risk posture, and reputation across protocols.
- Sessions → liveness / “real-person” proofs via Hype.Vybe interactions.
- Output → a Trust Profile credential consumable by apps and partners.

Design principle

Trust without doxxing: consent-first linking + minimal, useful disclosures.

• RRC across Posts + Live streams + VTO • Live Chat + Crypto P2P • Every interaction feeds Trust Profiles

Cross-social → trust travels where users already live

Hype.Vybe — Social Trust

Flagship social app that generates high-signal trust data at scale

Why this matters for the protocol

- Trust needs “ground truth” signals — not just follower counts or static KYC.
- Hype.Vybe creates repeatable, high-frequency liveness + intent signals in a social context.
- Those signals feed TasteScore to continuously strengthen Trust Profiles.

Core features (accelerate adoption)

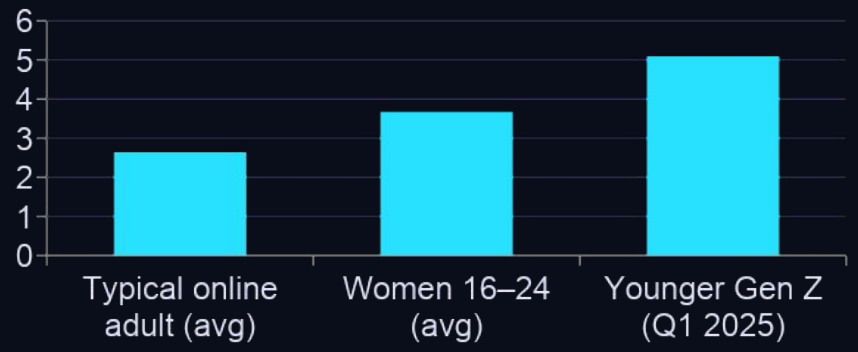
- RRC (Real Reaction Channel): live reactions in private/public rooms (avatars, GIFs).
- VTO: virtual try-on content + real-time reactions.
- Post: live post + real-time reactions.
- Live-stream: livestream + real-time reactions.
- P2P payments with live chat; livestream posts with reaction overlays.
- Use & earn vybe.hype (incentives for authentic participation).

Why Gen Z + Gen Alpha

They drive culture + commerce — and spend more time on social than any other cohort.

- Gen Z global spending projected: $12.6T by 2030
- Younger Gen Z: 5.1 hours/day on social media (Q1 2025)

Engagement intensity (hours/day)



Why RRC + VTO is the catalyst

A next-gen way to mine authentic human presence (not vanity metrics)

Presence flywheel

1) Real-time reactions

Live, hard-to-fake engagement (RRC)

2) Intent signals

Live Post, Live-stream & VTO + commerce interactions show intent

3) Trust Profile strengthens

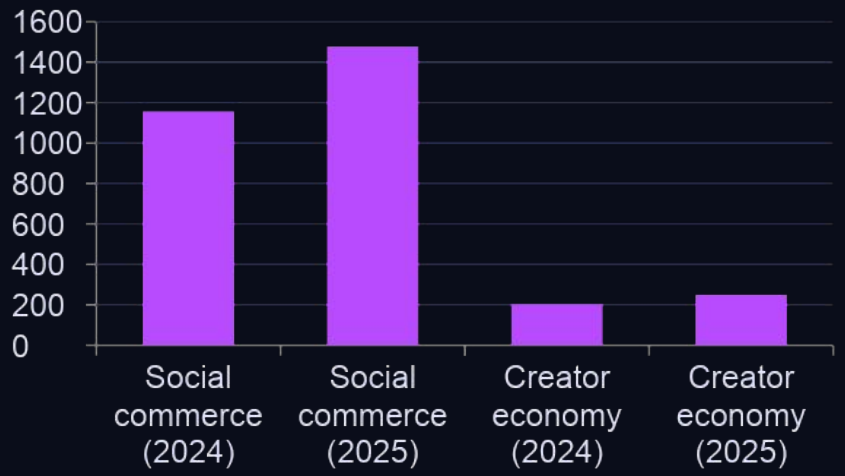
TasteScore updates confidence + score

4) Better outcomes

Lower fraud, higher conversion, better credit

Key: these are interaction-based, multi-modal signals — harder to spoof than follower counts.

Market proof



Trust is the bottleneck for both creator monetization and social shopping.

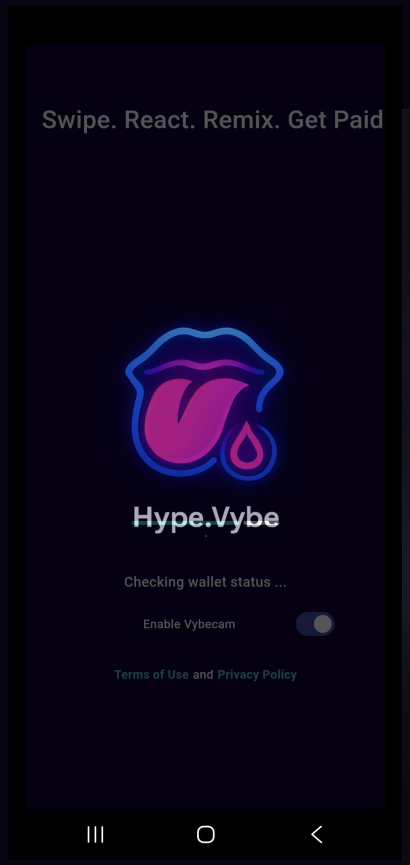
AR/3D product content can drive ~94% conversion lift (Shopify).

VTO + RRC makes conversion + trust measurable inside a single loop.

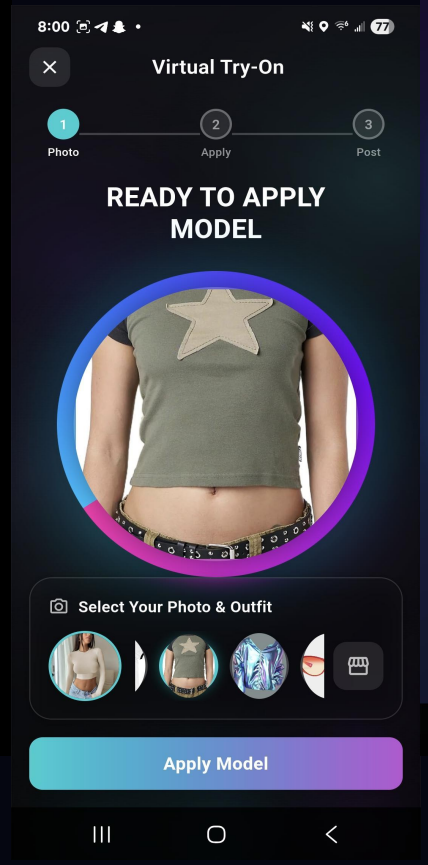
Hype.Vybe Post, VTO RRC (accelerating adoption)

A next-gen way to mine authentic human presence (not vanity metrics)

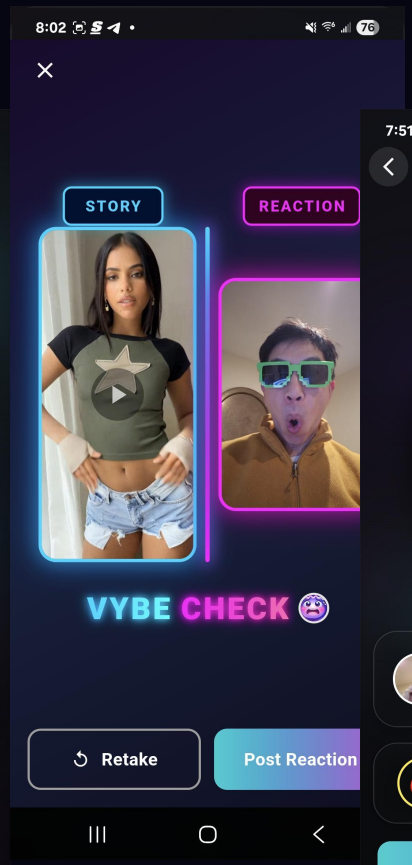
Sig-up & Create Wallet



Virtual Try-on

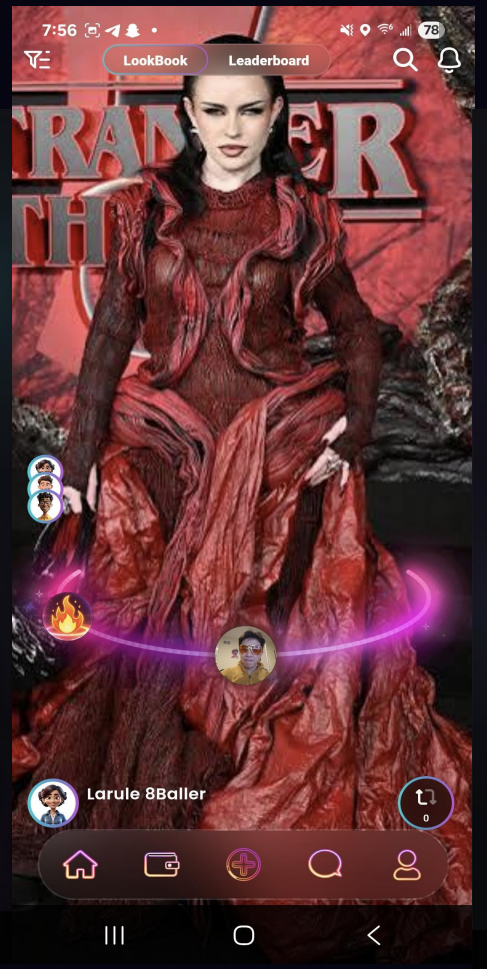


Emotional Reaction to VTO

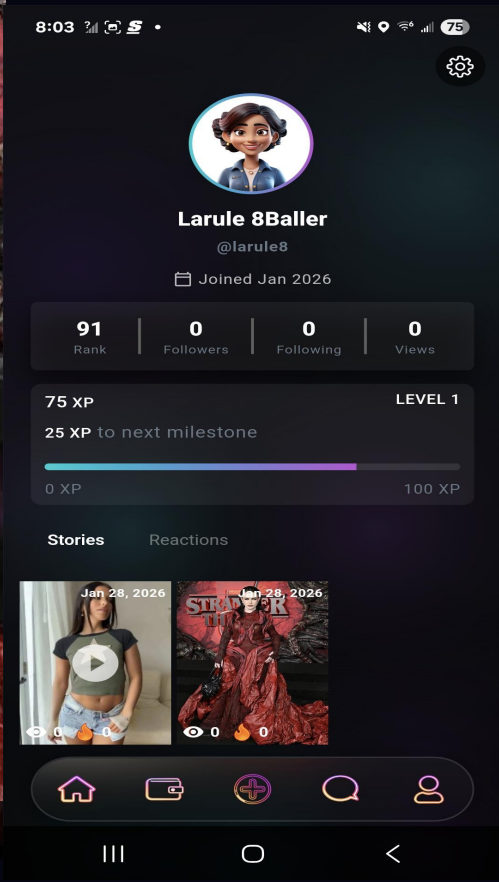


Reaction Gif Creation

Emotional Reaction to Post



Leaderboard & Eaning +XP Rewareds



Catalyst → authentic signals that power a trust oracle

Product

Live Trust Profile Dashboard (Wallet Trust + Social Trust)

Wallet Trust

Risk, reputation, security posture

Social Trust

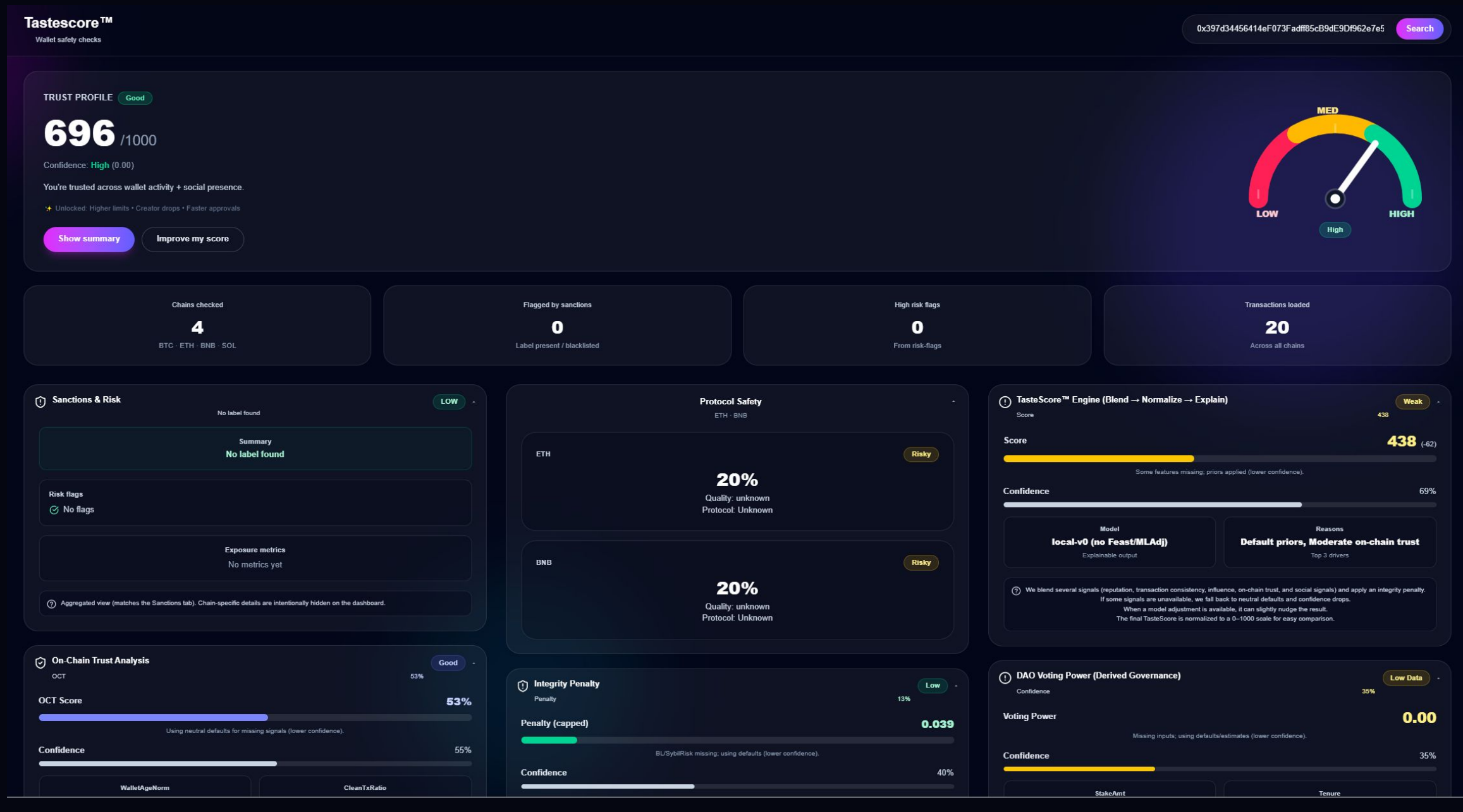
Real presence signals (RRC), credibility

Actions

Borrow/limits, boosts, trust-gated perks

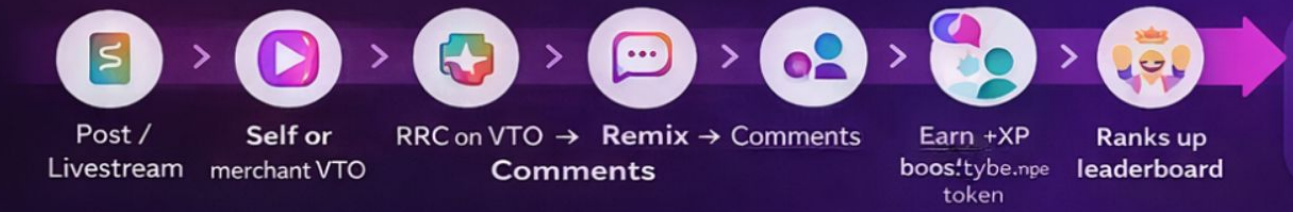
Dashboard → explainable trust, actionable outcomes

Product Details



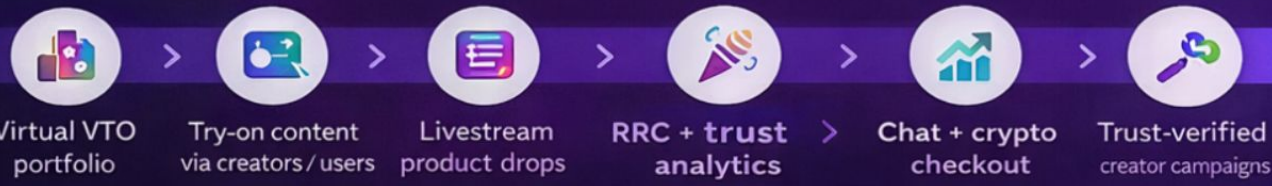
Trust in Motion — Ecosystem Workflows

User Workflow (Hype.Vybe End-to-End)



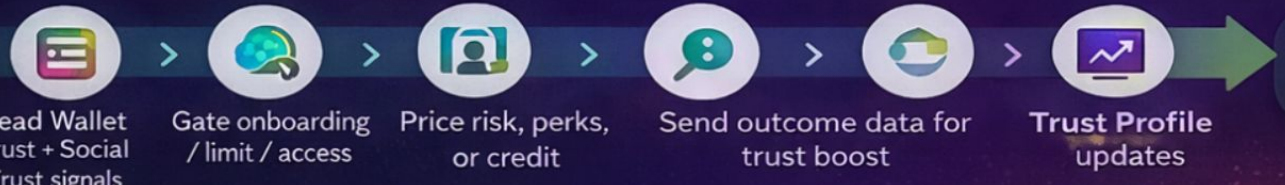
Entertainment → interaction → **transaction** → reputation → economic advantage

Merchants



Social distribution + trust-verified commerce

External Applications (API)



Trust as a service layer

Adoption Projection

Social engagement explodes → trust signals compound → integrations multiply → cross-app reuse

Social engagement explodes → trust signals compound → integrations multiply → cross-app reuse → Trust Profile becomes

Use cases

Trust Profiles create measurable value across industries

DeFi lending + exchanges

- Trust-tiered borrowing: better rates / higher limits for credible wallets.
- Sybil + risk detection for onboarding and transaction limits.
- Collateralization signals beyond raw wallet balance.

Illustrative: reducing crypto-risk friction accelerates lending TVL growth.

Social commerce + creators

- Creator verification + brand-safe reputation profiles.
- VTO + RRC provide intent + authenticity signals for commerce.
- Anti-bot engagement scoring to improve attribution.

Illustrative: if trust reduces fraud by 10% of $43.6B (proj. 2027) → $4.4B/yr value.

Fintech + marketplaces

- Trust-gated access: payouts, listings, higher limits.
- Lower chargebacks and account takeovers via trust scoring.
- Portable reputation for buyers and sellers.

Businesses report losing ~7.7% revenue to fraud (survey). Portable trust targets this “tax”.

Use cases → trust reduces fraud, improves conversion, and unlocks credit

Business model

Protocol economics + consumer adoption loops

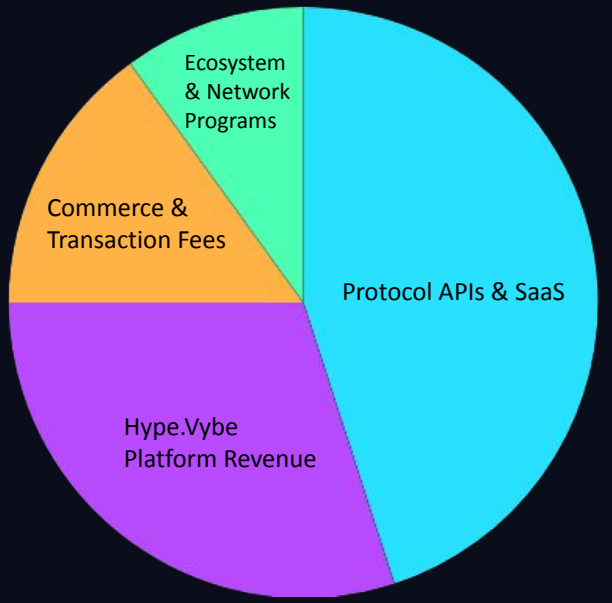
Revenue streams (illustrative)

- Protocol / oracle queries: per-call pricing for Trust Profile reads + writes.
- Enterprise API: wallets, exchanges, fintechs, marketplaces (SaaS tiers).
- Hype.Vybe: premium features, commerce take-rate, and partner campaigns.
- Ecosystem incentives: vybe.hype rewards for verified participation (drives supply of trust signals).

Unit economics intuition

High-margin software + network effects: as Trust Profiles become reusable, integrations compound.

Illustrative revenue mix

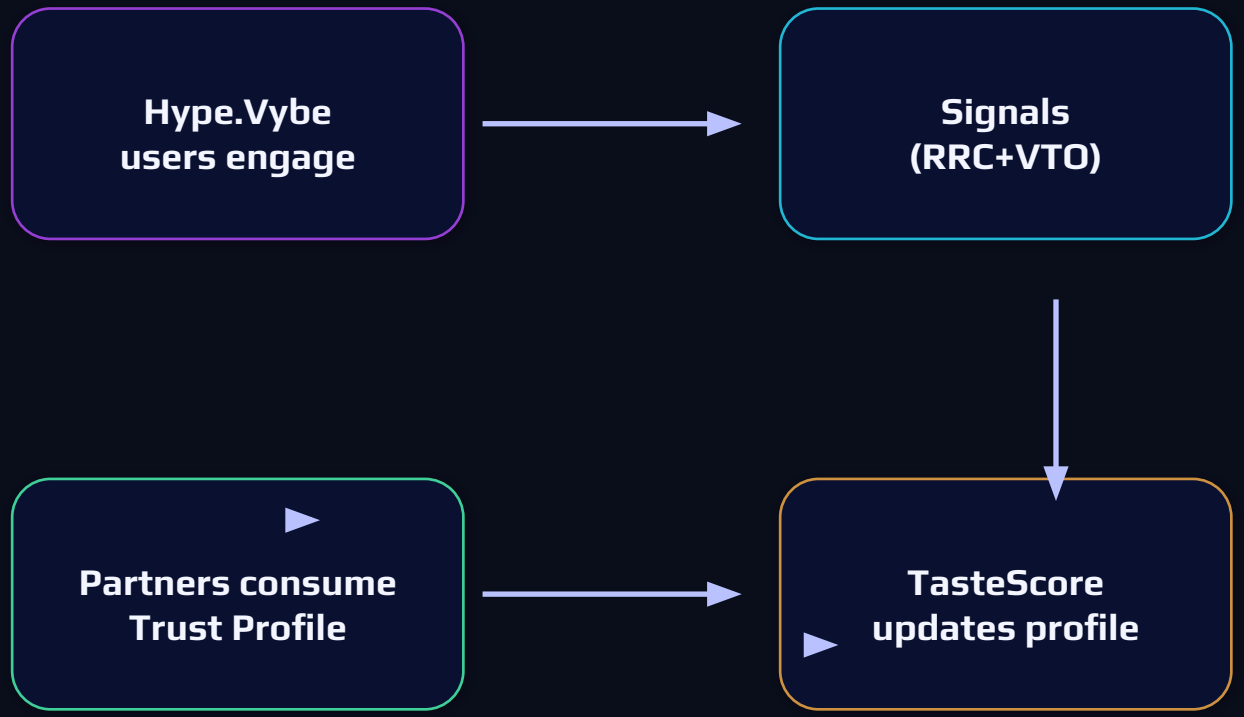


Note: mix varies by GTM path and partner footprint.

Go-to-market

Prove the trust oracle via Hype.Vybe, then scale via integrations

Adoption + data flywheel



First integration targets

Wallets • Exchanges • DeFi lending • Social commerce platforms

Milestones (12 months)

- Hype.Vybe beta → RRC + VTO + P2P
- Trust Profile v1 → explainable score + portability
- 2–3 partner pilots → wallet/exchange + commerce
- Developer kit → Trust API + dashboards

Raise & use of funds (template)

- Ship trust engine + SDK
- Partner integrations
- Growth loops in Hype.Vybe

Next → prove trust as a platform, then scale as infrastructure

Metrics that matter

What we will report to investors (KPIs; illustrative, not current traction)

TasteScore — Wallet Trust (Protocol)

- Connected wallets (total + weekly active)
- Trust Profiles computed/day + oracle queries/day
- Active integrations (wallets, exchanges, lending, commerce)
- Fraud/risk outcomes in pilots (chargebacks, ATO, sybil blocks)
- Revenue per integration: API tier + query volume

Hype.Vybe — Social Trust (App)

- DAU/MAU, retention (D1/D7/D30), session length
- RRC creation rate + reaction velocity (liveness signal strength)
- VTO interactions and commerce intent events
- Connected socials + wallets per user (consented linkage)
- Payment volume + take-rate (where applicable)

Protocol north-star: Trust Profile coverage + usage

App north-star: authentic presence → trust signals

We do not present fabricated traction—KPIs above define success in pilots and scaling.

We are building the trust layer for the next internet.

InSoBlok is the portable Trust Profile for wallets, social, and commerce.

We are raising to:

- Ship Trust Engine + SDK
- Scale Hype.Vybe adoption loops
- Secure wallet, exchange, and commerce integrations

Partners: Integrate Trust Profiles

Investors: Back the trust oracle before trust becomes regulation.

For investors interested in a live demonstration of TasteScore and Hype.Vybe RRC, please contact us at inquiry@insoblokai.io

Team

InSoBlok ’s team brings together deep expertise in blockchain infrastructure, trust systems, and consumer social platforms to build the Trust Profile layer for the next internet. We are focused on solving a foundational problem: how to create real-time, portable trust that works across wallets, applications, and social environments.

Our work centers on the development of TasteScore, which unifies Wallet Trust (on-chain behavior, security posture, and risk signals) with Social Trust (live presence, credibility, and engagement signals) into a continuously updating Trust Profile. By combining protocol-level engineering with real-world social adoption through Hype.Vybe, our team is uniquely positioned to deliver trust infrastructure that is technically rigorous, economically viable, and validated by live user behavior.

+1 201 401 4444
info@insoblokai.io
https:// insoblokai.io