S.W.A.G.

INVESTOR BRIEF // OCTOBER 2026

The live auction platform built on *trust.*

Verified sellers. Evidence-backed listings. Lower fees, gamified participation, and SWAGGY, the AI LIVE VOICE concierge.

TRUST LAYER | LOWER FEES | GAMIFIED | SWAGGY



stuffweallget.com // swaggyswagger.com

01 // THE THESIS

Trust you can verify

Live auctions run on trust, and S.W.A.G. is built to make that trust verifiable.

A buyer bidding on a stream is betting on two things they cannot check in the moment: who is behind the listing, and whether the item is what the seller says it is.

Most live platforms address this once, when a seller is approved, and then rely on ratings and buyer protection after something goes wrong. S.W.A.G. addresses it continuously, with a two-sided trust layer that binds every seller to a persistent verified identity and checks each listing's claims against evidence.

Three advantages sit on top of that foundation. Sellers keep more of each sale. Participation is gamified, so engagement compounds instead of resetting with every stream. And every shopper has SWAGGY, an AI LIVE VOICE concierge that answers shoppers' questions by voice, in real time.

02 // THE TRUST LAYER

Both halves of every transaction

S.W.A.G. verifies both halves of every transaction through two signed vendors: TruAnon for the seller, PCIFIC for the listing. Together they answer the two questions a buyer cannot answer from a video feed.

IDENTITY // TRUANON

Who is behind the listing

Each seller carries a persistent verified identity that cannot be reset. On most marketplaces, a seller with a bad record can open a new account and start clean. On S.W.A.G., that reset button does not work: reputation follows the person, not the username.

EVIDENCE // PCIFIC

Is the item what they say

PCIFIC's Safeguard API checks whether a listing's claims are supported by evidence. A seller describing an item as authentic, graded or in a stated condition is held to what they can substantiate.

The contrast with incumbents is structural. Whatnot, the category leader, requires sellers to apply and be approved before going live, and has reportedly tightened approval in categories such as luxury goods and graded cards. That is gatekeeping at the door. S.W.A.G. keeps verifying after the door: the person, persistently, and each listing, individually.

03 // LOWER FEES

Sellers keep more

S.W.A.G. uses a hybrid seller fee model that leaves sellers more of each sale than the category leader. Live sellers work on thin margins and long hours, so a few points of take rate decide where they stream.

PLATFORM	SELLER COMMISSION	PROCESSING	WHAT SELLERS PAY IN PRACTICE
S.W.A.G.	[X]% **hybrid model**	[confirm]	[X]% **all-in**
Whatnot	8% on most categories; 5% electronics, 4% coins	2.9% + $0.30 per order	About 11–12% all-in on a typical sale
TikTok Shop	6% referral on most US categories; independent reports of a rise to 8% from August 4, 2026	Included in referral fee	Mandatory TikTok fulfillment plus creator commissions on affiliate sales

Competitors' headline rates understate what sellers actually pay. Whatnot's commission and processing fees stack on every order. TikTok Shop's referral fee looks low, but analysts put the real seller cost at 25–30% once fulfillment and creator commissions are added.

DRAFT NOTE Insert S.W.A.G.'s exact all-in seller rate and the structure of the hybrid model. The claim must hold against Whatnot's ~11% and TikTok Shop's 6–8% headline before distribution.

04 // GAMIFIED PARTICIPATION

Progress that carries forward

S.W.A.G. turns participation into progress that accumulates, through two built-in currencies: SwagBucks and XP. Standing carries forward from one show to the next.

That matters for retention economics. Live commerce lives or dies on repeat attendance, and a user with earned status and an unspent balance has a reason to come back to the next show.

The brand carries the same idea: be the penguin, become a Swagger. Users are not just customers; they are members of a community with standing in it.

DRAFT NOTE Add the earn and redeem rules for SwagBucks and XP, and any engagement data from early users.

05 // SWAGGY

The AI LIVE VOICE concierge



SWAGGY lets shoppers ask questions out loud and get answers by voice while the auction is running. In a live format, attention is the scarce resource; a buyer who has to stop watching to search or type may miss the lot.

Under the hood, SWAGGY classifies each question by intent and routes it down one of two paths. Questions with exact answers, such as a structured lookup against platform data, go to the database. Open-ended questions go to retrieval over a vector index held in pgvector inside the platform's existing PostgreSQL database. That design keeps factual answers exact, keeps the infrastructure simple, and avoids a separate vector store to operate.

DRAFT NOTE Confirm whether SWAGGY can report a seller's verified identity and a listing's evidence check today. If it can, say so here; it ties the trust layer directly to the shopping experience.

06 // WHY IT COMPOUNDS

Each advantage feeds the next

Verified identity makes a seller's reputation durable, so good sellers have more reason to build it on S.W.A.G. Lower fees make that reputation cheaper to build. Gamification brings buyers back to those sellers' shows, and SWAGGY makes each show easier to shop.

A competitor can cut fees, but cannot cut its way to a persistent identity layer and evidence-backed listings. Those require signed partners, integration work and a platform designed around them from the start.

07 // THE RAISE

$1.5M SAFE · $8M post-money cap

The capital funds [use of funds: confirm allocation before sending].

Be the penguin. Become a Swagger.

SOURCES

Fee figures are from third-party analyses of published rate cards, as of September 2026; confirm against each platform's official seller fee pages before distribution.

Whatnot fee calculator, Size.ly: size.ly/tools/whatnot-fee-calculator

How to sell on Whatnot in 2026, Closo: closo.co/blogs/platform-specific-guides/how-to-sell-on-whatnot

Whatnot seller fees 2026, Underpriced: underpriced.app/blog/whatnot-seller-fees-2026

TikTok Shop's reported 8% referral fee, beBOLD: bebolddigital.com/news/tiktok-shop-8-percent-referral-fee

TikTok Shop seller bookkeeping, Beancount: beancount.io/blog/2026/07/25/tiktok-shop-seller-bookkeeping-fees-commissions-guide