AGREEMENTS NETWORK

THE LEGAL LAYER FOR A NETWORKED WORLD

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Executive Summary

What is the Agreements Network?

The Agreements Network is a is a decentralized contract management platform that uses smart contract technology to create, prove and operate legal agreements.. It has the potential to revolutionise the way lawyers, businesses and consumers transact across the globe. The foundation of the Agreements Network consists of blockchain data assurance, smart contract Archetypes and Active Agreements.

Active Agreements combine legal templates with smart contract formation, execution and fulfillment workflows to create a more useful legal products, by design. Users running blockchain nodes in the Agreements Network upload legal contracts, documents and instruments, along with smart contract workflows, to create packages we call Archetypes.

Consumers purchase these Archetypes to produce Active Agreements, individual contracts that automate many of the rights and obligations of parties. Active Agreements are extensible, scalable, computable legal products that operate efficiently, promote better decisions and open new value streams for global markets.

The Agreements Network revamps the outdated processes of legal industry with a product created to keep pace with a rapidly-evolving networked world.

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Why the Agreenments Network is needed?

Unlock Network Commerce with Evolved Legal Contracts

Active Agreements disrupt a $600B market that is failing to keep up with the demands of modern commerce.

The Agreements Network unlocks a multi-sided market with immense untapped growth potential for legal products.

The engines of commerce are changing, giving rise to the 'networked economy'.[1] Billions of micro-transactions and low-value contracts executed in digital commerce are largely unserved by a legal profession geared towards bespoke, high-value contract creation. Growing networked markets needs a better way to harness legal services and tools to support reliability and network growth.

Contractual agreements form the bedrock of the global economy, driving every commercial transaction. Transactional lawyers generate over $600 billion annually[2], yet many contractual agreements lack utility due to reliance on sluggish, high-cost, paper-driven processes. The result? The legal industry is out of sync with today's economy and ill-equipped for tomorrow.

Modern commerce needs a radically new legal backbone. The Agreements Network meets this need - the legal layer for a networked world.
Imagine a global, decentralised platform for contracts which allows users to both create and operate legally compliant agreements with a few clicks - The Agreements Network makes this possible.

By harnessing blockchain technology and smart contracts, The Agreements Network transforms static contract forms into living Active Agreements. This system will represent a quantum leap in how law is practised and consumed, opening markets that existing legal services cannot reach.

Smart Contracts: a Leap Forward in Legal Tech Evolution

Contractual agreements are the bedrock of the global economy. As society becomes increasingly digitised, the economic landscape evolves in turn.

The Agreements Network turns flat paper contracts into Active Agreements adding new layers of automations and and operability.

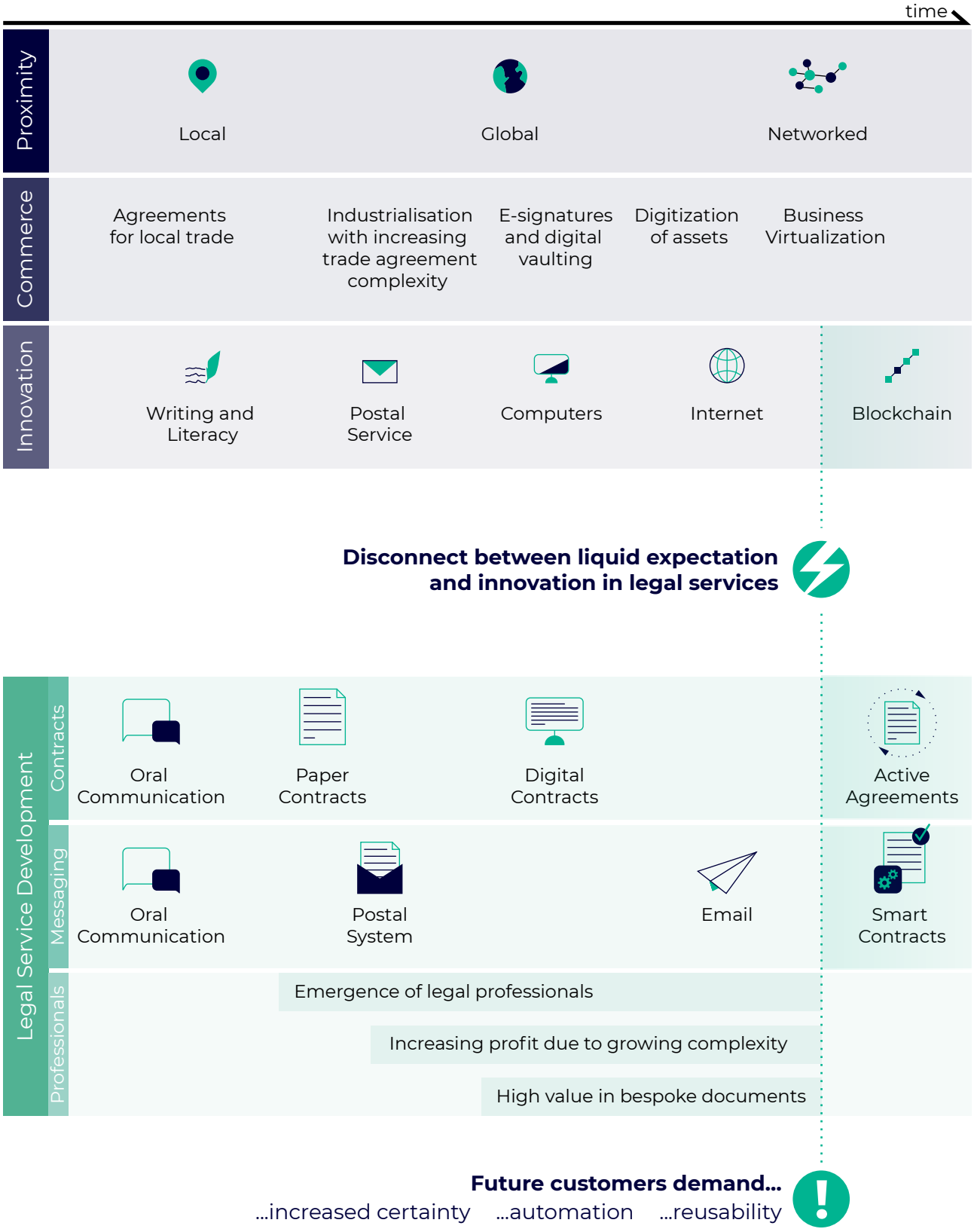
For centuries, humans recognized the commercial necessity of binding agreements, even in oral cultures. Spoken contracts and “handshake deals” were common, but in the event of a problem there existed little evidence as to whose expectations and assertions would win.

The advent of literacy produced a better way to detail what parties intended from a contractual arrangement. Written agreements made the problem of proof easier - parties were less likely to forget or disagree as to what performance was due if it was drafted in a cogent manner.

As commerce grew more complex, so did written contracts. This led to a new problem: storage and referencing of commercial papers for audit, dispute and proof of facts. The high fees that legal professionals could charge for complex documentation caused lawyers to focus their time and business practices on entrenched paper processes.

The advent of electronic signatures and storage at the turn of the 21st century changed the landscape of contracts by turning them into digital assets stored in proprietary software “vaults”. The ability to demonstrate control of an electronic asset via a digital vault enabled new investments, for example, asset backed securities.

Evolution of legal services: Entrenched legal services disconnected from innovations of their business models in a networked world



The delivery, or messaging, of contracts is another significant advance. Communicating contractual intent, from a simple oral conveyance from one person to another, the birth of postal systems and the technological shifts of facsimile transmission, email, and now smart contracts, has never been faster or more precise.

Advances in blockchain technology and smart contract messaging ability give parties another level of certainty in contracts, especially date-stamping (who did what, when) and chain of custody (who owns what).

Legal contracts record the parties' intent given the current state of fact. Changes in law or fact could mean that an Agreement requires an addendum, amendment or other update in order to serve the parties' needs. Traditional contracts provide evidence as to what an agreement was, but they do not give a full dossier of evidence as to what has been done to perform or fulfill the obligations agreed between the parties.

Meanwhile, the legal services industry continues to bill clients for its own inefficiencies. Clients are starting to realize much of the expensive work they pay for is neither high-value nor truly bespoke. With increasing numbers of clients driving down fees and pushing back on bills, legal services is starkly estranged from modern commerce.

Opportunity: Meet Growing Demand

Leverage change to create new revenue streams

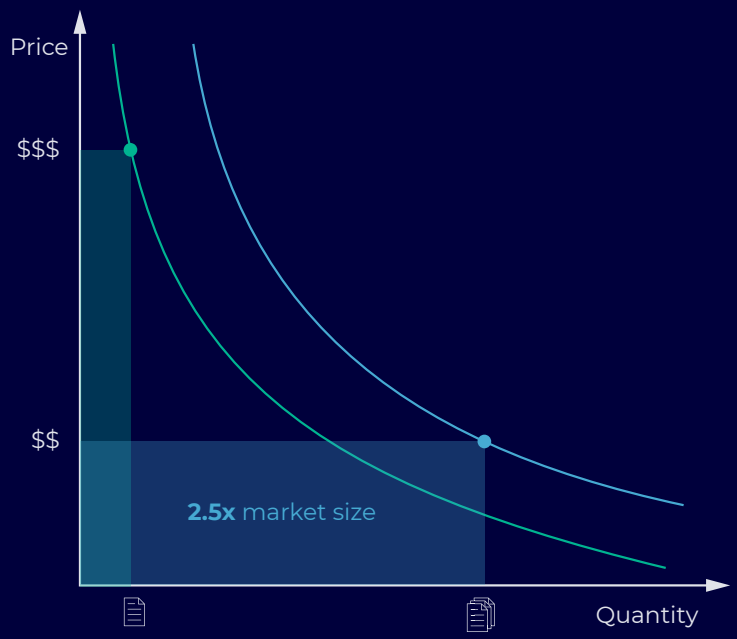
Tomorrow's legal consumers are network-based companies with high expectations of digital, efficient services. [3] Corporations, seeing that their lawyers are not meeting this expectation, push themselves to be more efficient legal consumers, continually moving more work in house. The legal industry is in danger of falling short of the expectations of many of their clients.

The law of supply and demand meets legal services.

Turning flat paper contracts into active and live agreements, with machine-readable records, enables lawyers to digitize legal services as products and deliver them in much larger quantities. The potential to create value is huge: with network level processes, businesses of all sizes can seamlessly connect client legal operations into other back office and risk systems. Service providers are able to connect to a range of digital businesses and new market channels. Lack of legal services providers who can execute the required legal operations task, however, creates a market gap. [4]

Reproducibility is Growing the Market

Cost reductions through technology and an increasing demand to accesible legal services is creating an increased addressable market for legal services.



The key to meeting demand in a growing market is fast, inexpensive reproducibility of legal work for those matters that are similar across clients and markets. This is something lawyers already do, using proprietary forms. Until now, lawyers had little incentive to make themselves more efficient.

As network commerce proliferates, lawyers who learn how to offer focused high-value work in conjunction with reliable legal operations at scale will be able to serve larger number of clients while spending fewer resources.

The Agreements Network enables lawyers to meet the growing demand for legal services at network scale while increasing their revenue and value to their clients. The Agreements Network provides a base blockchain layer that gives data assurance: a reliable record of things like contract formation, chain of custody and fulfillment events.[5] Smart contracts tools and services connected to the Agreements Network drive automation of processes like signatures, payments, registrations and more, with little or no code required for use.

What is the Agreements Network?

Core Principles

Open legal processes that protect private data will drive exponential growth in global networks.

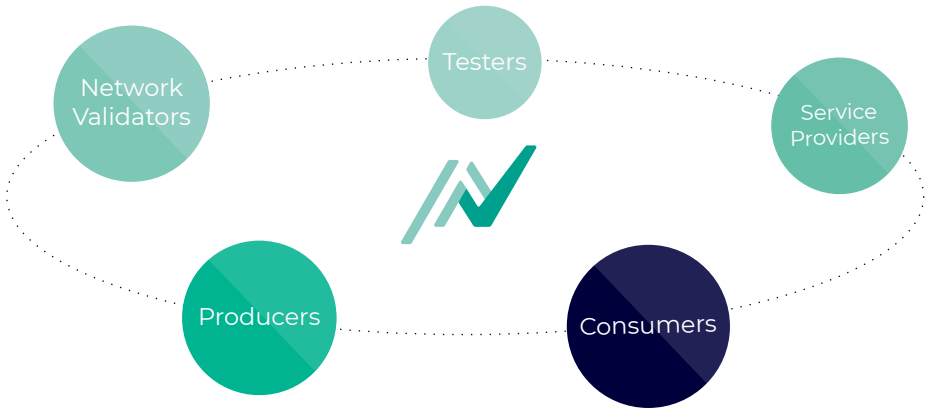
Blockchain and smart contracts present a unique market-making opportunity to turn those processes into products.

Lawyers are the best people to build needed legal products, but they need help bridging their technical skills gaps.

Early adopters of legal products will gain a tremendous competitive advantage as smart contracts begin to disrupt traditional legal practice.

Beneficiaries

In order to meet the multi-sided needs of legal services, the Agreements Network serves several primary user types.



Users

Consumers. Consumers are the end-users of an Active Agreement built on the Agreements Network. These may be any kind of entity, from an individual to an e-commerce site to a large multinational corporation. For more information on consumers, see Use Cases discussion below.

Producers. Archetype producers create and upload Archetypes (legal prose plus smart contract workflows) of Active Agreements to the Agreements Network. These users do not need to have coding skills. In return, producers earn a usage fee when an Active Agreement is created within the Network based upon their activities.

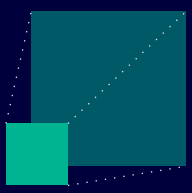
Testers. Testers provide verification of the suitability for purpose of Archetypes uploaded to the Agreements Network. In return for providing attestations, Testers earn fees when an Active Agreement is created within the Network based upon their activities.

Network Validators. Network validators assure the operational backbone for the Network within the proof of stake blockchain by bonding tokens and participating in the decentralized consensus mechanism. In return, validators receive rewards in the form of network tokens over the lifecycle of each Active Agreement.

Services Providers. Automated legal operations will often entail leveraging point solutions for things like identity, compliance, services, etc. The Agreements Network's public blockchain protocol is a stable base on which service providers can build solutions linked to the vital commercial data contained within it.

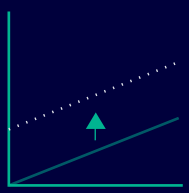
Areas of Applicaton

The Agreements Network cuts across a wide swath of industry verticals and customer segments with common needs for scalable, modular, efficient, machine-readable agreements.

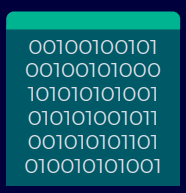


Scalable

Modular



Efficient



Machine Readable

Producers and Consumers on the Agreements Network

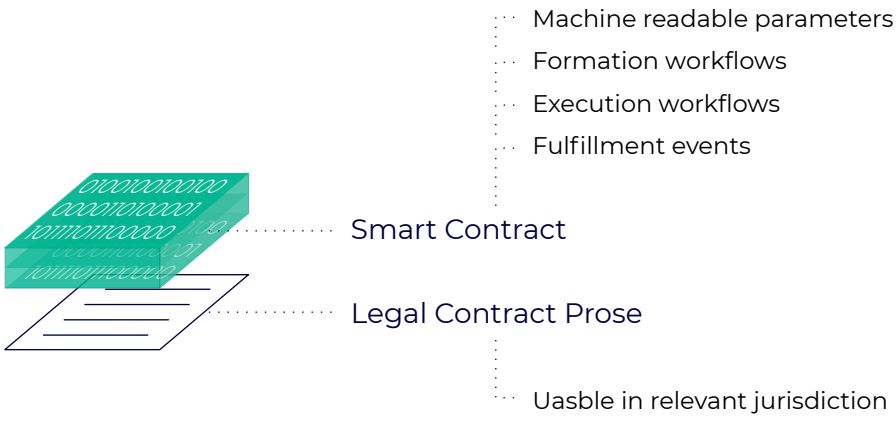
The Agreements Network serves a multi-sided market of developers, legal services providers and consumers. Archetype Producers create the legal template content for Consumers, customers and client who need legal operations. Below is a discussion of the role of the Legal Archetype Producer and early adopter consumers for domains where demand is increasing steadily:corporate governance, fleet leasing and content production.

Legal Archetype Producers

Making money building legal products

Legal services are subject to the law of supply and demand, but current legal tools do not enable lawyers to serve the masses of companies and individuals who need basic legal services along with good advice of counsel. The answer lies in technology. By turning their existing assets and processes into smart legal products, lawyers can deliver higher value services to more customers.

The Agreements Network contains the building blocks of automated legal products. Using the Agreements Network, lawyers can assemble legal prose and workflow “Archetypes” that create, formalize, store and prove client contract rights.



Archetypes operate as factories for Active Agreements. Active Agreements are the individual smart legal contracts or instruments created by the Archetype. An archetype is a harmonized package of:

Legal prose templates. Human-readable legal content created by Archetype producer.

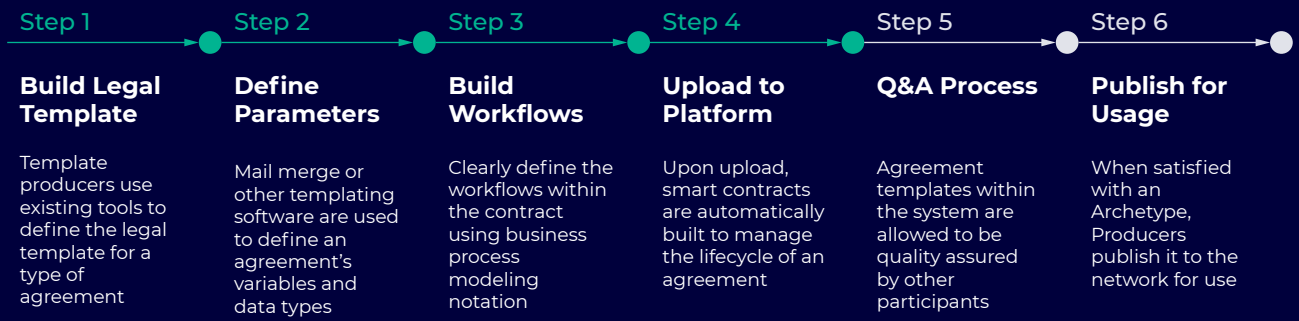
Machine-readable parameters. Variables within legal agreements that are relevant for smart contract operations.

Formation workflows. The sequencing of events and tasks to be completed in formation of an Active Agreement.

Execution workflows. The sequencing of events and tasks expected to be completed in execution of a formed Active Agreement.

Fulfillment events. Arbitrary logs of events that relate to the completion of the legal duties held within the Active Agreement.

Building an Archetype on the Agreements Network - a brief "how-to"

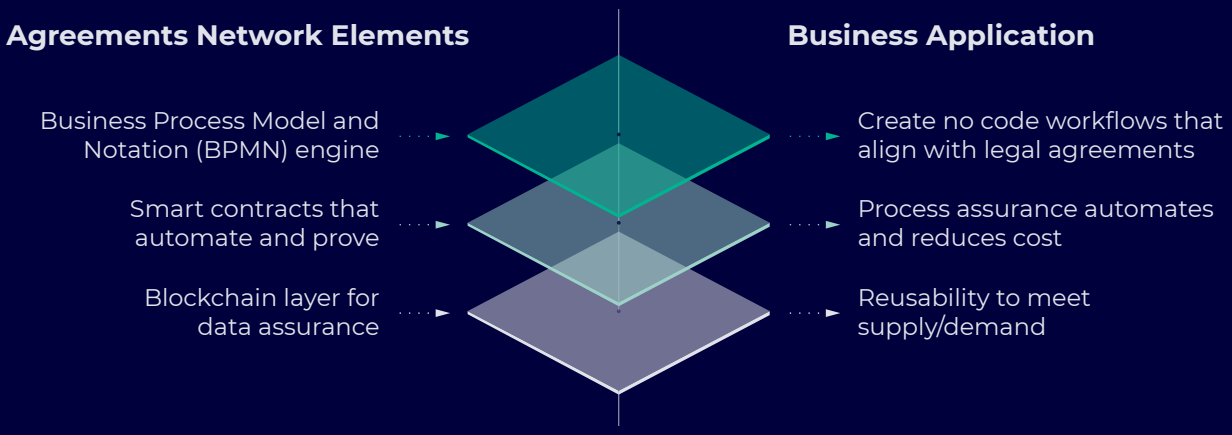


Once a lawyer has assembled a set of legal prose, parameters, and process workflows, it's time to upload to the Agreements Network! Upon upload, will select a price and post a corresponding token-based bond. Next, Testers review, validate and bond the Archetype before it is offered to consumers.

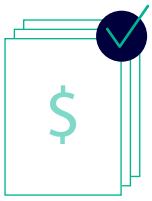
Agreements Network producers are rewarded when their templates are consumed by end users.

Archetype producers on the Agreements Network receive the bulk of the token benefits within the system. Lawyers are also rewarded for reviewing and validating the work of others. This creates a virtuous circle of better legal work product through collaboration and a new avenue for lawyers to make money providing high-quality value to the market. For more information on token rewards in the Agreements Network, see our website FAQ.

How the elements of the Agreements Network open doors to a paradigm shift from legal services to legal products

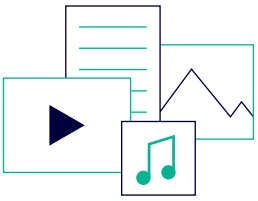


A Detailed Look at Possible Applications



Corporate Governance

Fleet Leasing



Content Producers

The Agreements Network provides a multi-sided market for legal producers and consumers engaging across areas of corporate governance, fleet leasing, content production and much more.

Use Case 1: Corporate Governance

Increasing Margins through Functionality and Reproducability

Corporate governance (the rules and processes which control a company) is traditionally a meaty revenue stream for lawyers. The first stage in this process is company incorporation or organization. Worldwide, the trend towards new company formation is rapidly accelerating [6] with more than 250,000 new limited liability company births each quarter in the US alone. [7] New business incorporations have risen worldwide from 4.8 million in 2011 to 7.2 million in 2016 [8]. Articles of organization are a vital first step for most businesses, without them no employees would be hired or bank accounts issued.

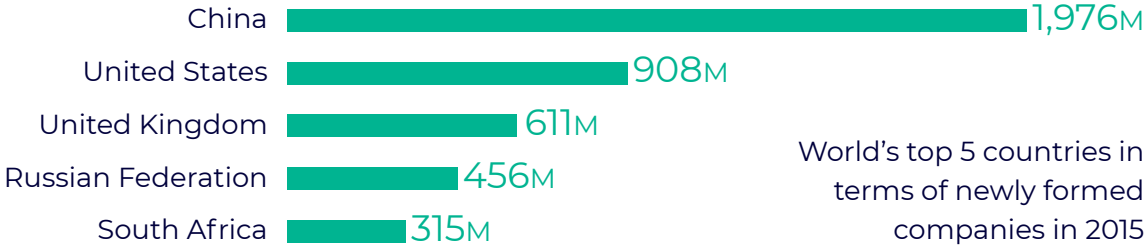
While technology enables increasing numbers of companies to form without legal counsel, strategic advice at this critical stage in business is a valuable legal service - it can prevent some painful future hurdles as some have unfortunately discovered [9]. The discrepancy in solid legal advice is apparent when comparing do-it-yourself online services and completely bespoke incorporations. The Agreements Network is designed to bridge this gap by providing tools and marketplaces to bring these users together, and ensure this vital service is adequately provided.

By gaining a company at birth stage on The Agreements Network, lawyers have a rich potential future value stream. The Active Agreement automation allows users to create and store their articles of incorporation on the Network. That file can then be linked to related documents and processes, like bylaws, shareholder votes, banking or regulatory filings, saving time and money when compared to dated paper-shuffling processes.

More efficient corporate governance. A typical example is a limited liability company ("LLC"), a common structure for businesses, from single-owner to more complex enterprises. An LLC is created by writing and filing Articles of Organization in a company's jurisdiction. Active Agreement automation enables users to create and store their articles of incorporation on the Active Agreements Network. That file is then available to link to related documents and processes (like bylaws, shareholder votes, banking or regulatory filings) saving time and money over paper processes.

Smarter corporate governance. Incorporation documents built as Active Agreements operated on the Agreements Network are infinitely more flexible than static paper-based documents. As Active Agreements, these initial governance documents can be connected to value-added systems such as share managers that automatically update the holdings of the owners and provide real-time business intelligence.

Corporate governance in the gig-economy. Another aspect of the corporate governance market is the rise of the on-demand industry, or "gig-economy"[10]. The trend towards a flexible, agile workforce presents unique opportunities for legal products. There is a vast pool of service providers who are failing to be adequately provided for in terms of employee benefits and proper legal counsel. Should these service providers wish to set themselves up as a legally viable company, there are cost barriers which the majority find prohibitively expensive. The Agreements Network is an ideal solution to bridge the gap that gig-economy workers face, enabling them to navigate legal hurdles and access suitable contractual products.



World's top 5 countries in terms of newly formed companies in 2015

Use case 2: Equipment Leasing - Fleets

Facilitating As-A-Service Business Models

In the evolving network economy, devices upgrade and proliferate quickly, meaning less incentive to buy a device and keep it for years and more pay-per-use and leasing models. This corresponds to an increase in deployments of fleets of equipment, for example, solar panels, electric car chargers and robotics like drones.

Drones are a visible example of the uptake in demand for leased fleets. Fleets of drones have a multitude of uses, from delivering pizzas to entertaining crowds to collecting whale snot! [11] Goldman Sachs envision drones will become “powerful business tools”[12] that will advance many new commercial processes, with $100bn likely to be spent between 2016 and 2020. Like any equipment fleet, industrial drones are a considerable investment with significant maintenance and stringent legal, insurance and compliance requirements. However, drones (smaller, less expensive and with potentially larger fleet sizes) propose management problems at a scale that the Agreements Network is uniquely suited to solve.

IoT | Drones | Autonomous Cars | Energy | Robotics

Extensible fleet leasing Archetypes. Equipment leases create commercial relationships around the use of an item of property, for example, a drone. Each unit performs a computerized job with a performance history. Unit function history, as well as things like ownership, payments, rights of use, maintenance and insurance may all be parameterized as workflows in the Agreements Network.

A foundation for robotics revenue. The Agreements Network provides this emerging vertical the commercial frameworks it needs to grow and scale:

1. Reusable, dynamic electronic equipment leases
2. Interfaces for payments, micropayments and insurer integrations
3. Intelligence about robotics and legal assets
4. Provable storage of drone-collected data and evidence
5. Potential for further monetization with finance leases, securities and derivatives

142%
increase in global commercial drone use form 2016 to 2017 to $2.4B

$6.5B
estimated commercial drone market by 2020

$13M
raised by MEASURE to fly drones as a service

Use Case 3: Content Creators

Earning Money While Protecting Content Rights

The internet has disrupted traditional media channels and built new ones for users to create and distribute content.These new channels bring with them problems for creators of unique content, for example video producers on platforms like YouTube [13].

These boundless opportunities for content creators attach complex legal challenges. Content creators in network commerce struggle in three main ways: maintaining ownership of their intellectual property (IP), ensuring fair remuneration for their content, and protecting against the prospect of third-party copyright infringement lawsuits.The Agreements Network is a powerful tool to meet these unique challenges.

The Agreements Network gives users access to a customisable legal framework of Active Agreements to better protect their IP and then capitalise on the content via another Active Agreement.

Protect user content. Hundreds of millions of online users are actively creating unique, original, valuable content [14]. So, how do creators protect brand ownership? Existing platforms like YouTube offer uneven protection for creators of content [15]. By using the Agreements Network to create and store content references and associated licenses, content creators have unprecedented control over redistribution of their material. Blockchain time stamping of unique content provides strong evidence in the event of an ownership dispute.

Make more money. The growth of network commerce means additional channels to break the hold of the high-fee, high-censorship platforms that demand sizeable revenue proportions with more innovative ways to share and monetize content in collaborative channels. The output of such platform collaborations is ripe for additional channels with innovative revenue streams, as demonstrated by the rapid growth of the blockchain and cryptocurrency ecosystem.

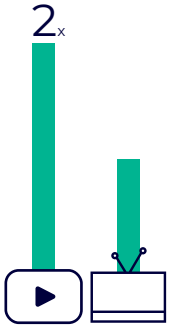
There is surely a need for a better way for the burgeoning pool of talented content creators to be fairly compensated and protected. We have created The Agreements Network to be this fairer option.

5B

video watched on YouTube on a daily basis

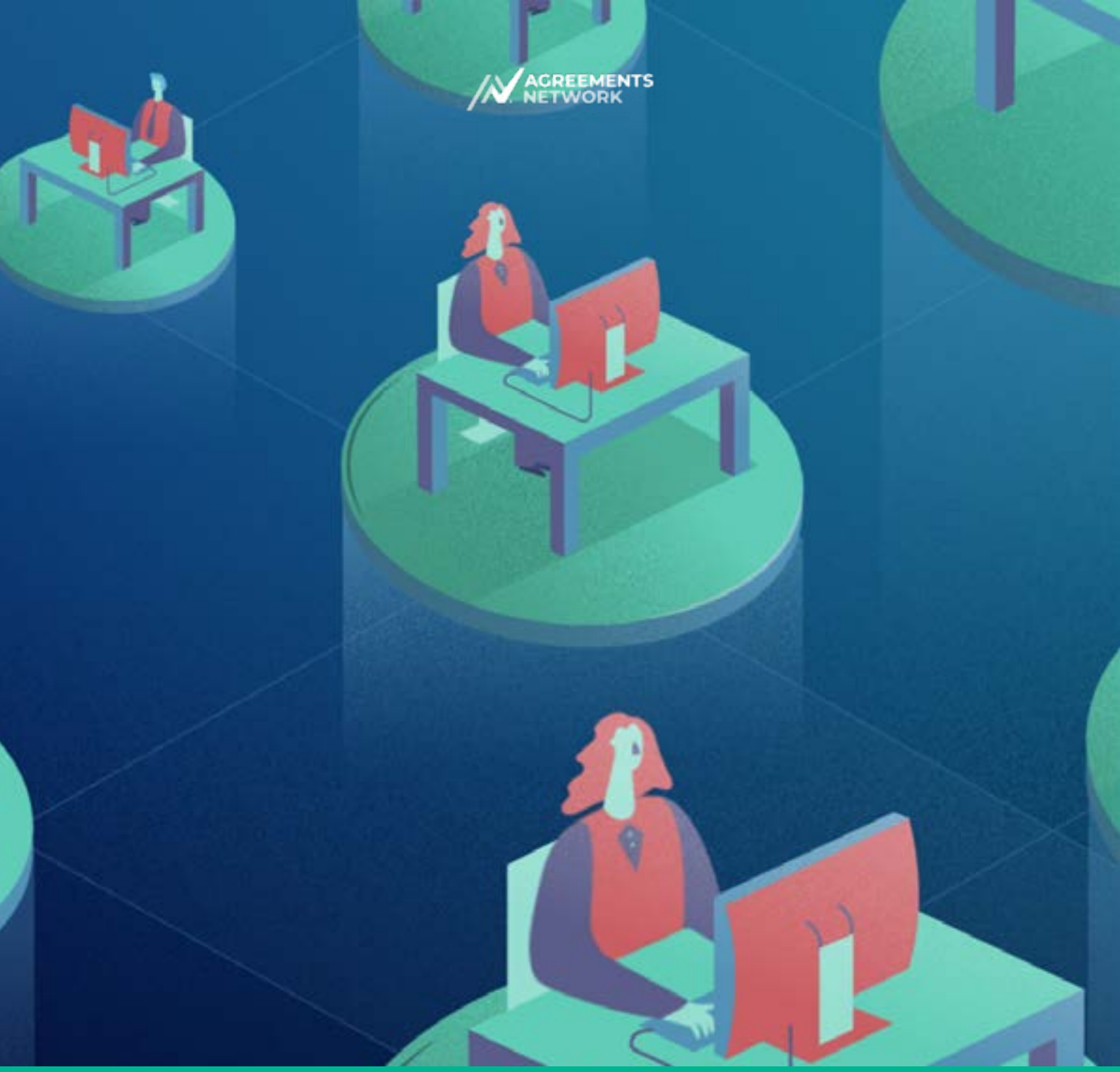
$2B

paid to rightsholder who chose to monetize claims after YouTube introduced Content ID in 2007



YouTube attracts 1/3 of the users of the internet

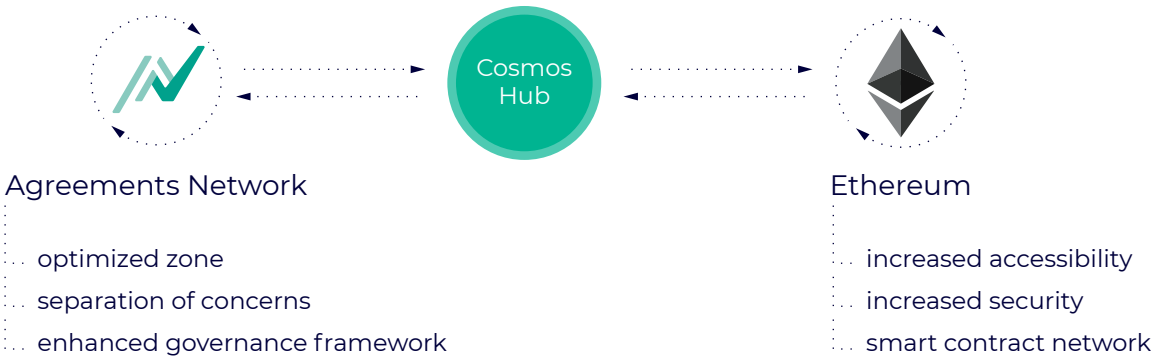
Millenials prefer it twice as much to source video content from YouTube compared to traditional TV



How will the Agreements Network function?

Agreements Network Architecture

The Agreements Network's architecture leverages robust interconnected distributed systems.



The Agreements Network is configured to significantly reduce the operational costs to users of the Network. By operating a sharded, optimized, zone, the Agreements Network is able to leverage Ethereum smart contracts without being exposed to backlogs or attacks in transactional processing within the Ethereum public blockchain.

The Agreements Network Protocol

The structures that support defining and operating Active Agreements

Smart contract factory. A smart contract factory generates other smart contracts. These factories enable reuse of and management of objects within the Agreements Network.

Archetypes. Archetypes are smart contracts factories. Each Archetype provides a blueprint for an individual Active Agreement.

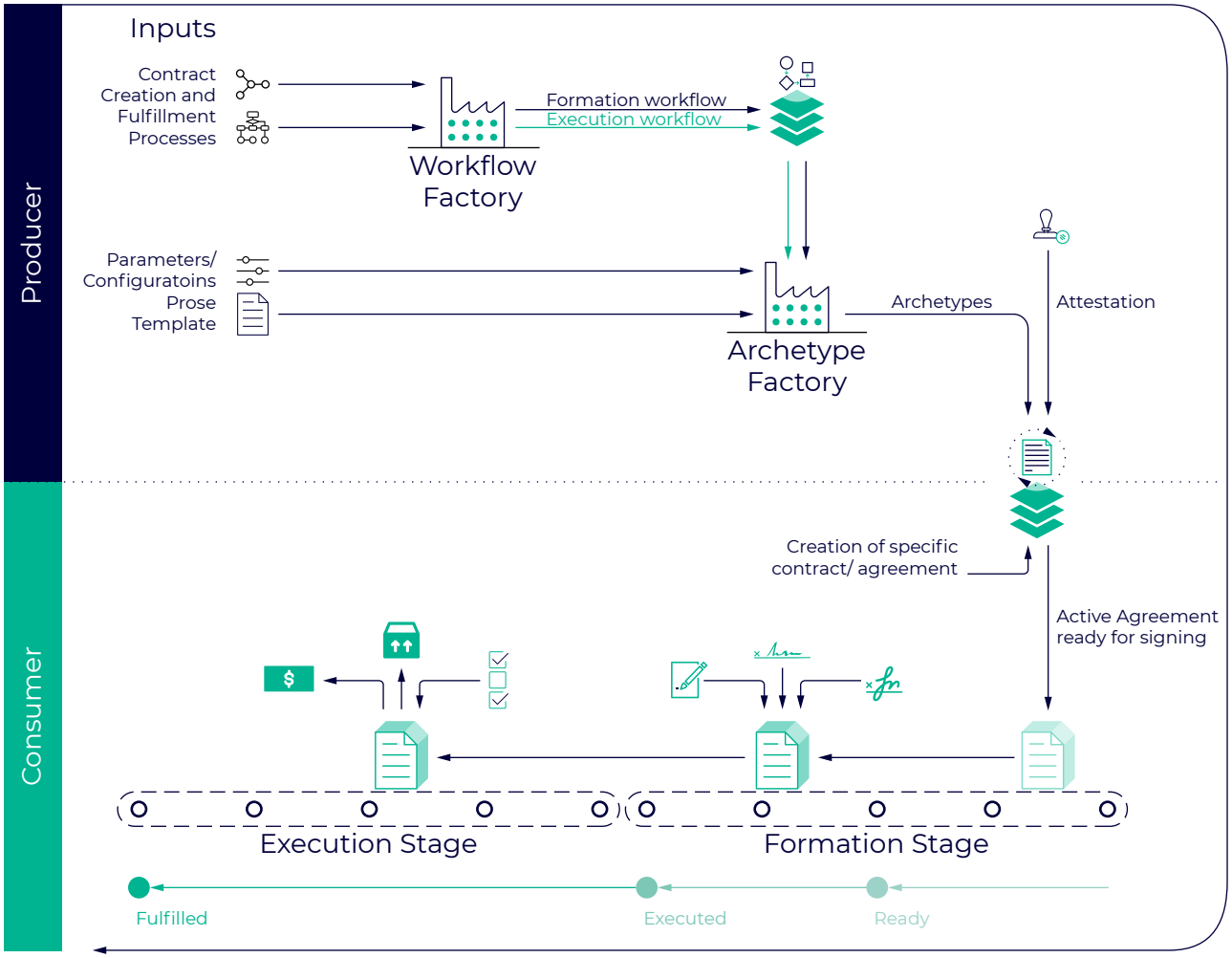
Archetype factory. The Agreements Network Archetype Factory enables creative combinations of legal prose templates, standardized parameters, workflows and events to manufacture Archetypes that serve a particular legal services purpose. These archetypes are reusable and manageable as objects within the Agreements Network.

Active Agreements. Active Agreements are the most visible object within the Agreements Network. Active Agreements can be any type of legal artifact or instrument, automated with smart contracts workflows.

Workflows. A workflow smart contract monitors a specific sequence of events prescribed by an Active Agreement. Separate but related workflows are used during formation and execution of the same Active Agreement. Workflow smart contracts are designed using the Monax Business Process Modeling Engine.

Workflow factories. Workflow factories process a sequence of prescribed events, create a specific process contract and register smart contract that within the Network. Active Agreements and Agreement factories use workflow factories to execute logic.

Attestations. Attestations are endorsements of fitness of purpose of an Active Agreement made by qualified individual. In return for putting their reputation at stake they are rewarded when a template consumer instantiates an agreement to which they have attested.



Token Economics of the Agreements Network

Network tokens - the keys to the ecosystem

The Agreements Network, as an optimized public blockchain network, needs to account for a few overarching, cross-cutting considerations that drive the initial models and rules for how users can interact with, and make money using, the Network. As with any blockchain rules, these are embedded in code and can always be changed over time should they no longer serve the Network's users. The initial "factory default setting" of the Network described below can be changed by the Network's ecosystem over time via the Network's governance mechanisms.

The two predominant concerns every blockchain network must address are:

1. **Prevent cheating.** How to ensure that the network's Validators are sufficiently distributed so as to reduce opportunities to collude and thereby act negatively against the interests of other groups of users?
2. **Prevent spamming.** How to ensure that various user groups are not able to spam or DDOS the network such that other users and groups cannot use the network?

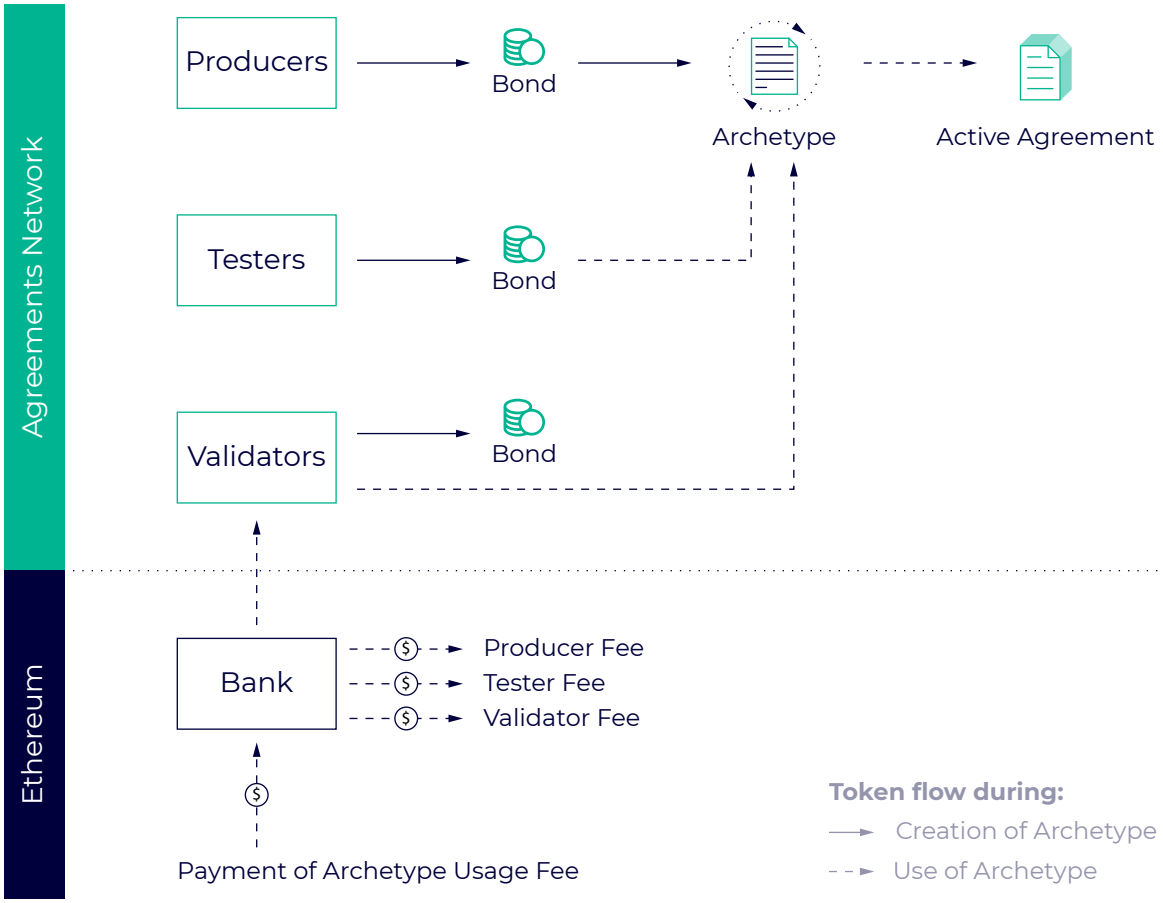
The Agreements Network addresses these fundamental challenges in its design with an eye toward operating products fit for legal services, an exacting standard.

Bonding and Skin in the Game

At its core, the Agreements Network requires "skin in the game" from many of its user groups. The value proposition the Network offers can be summed up by saying: if you want to make money using this ecosystem, then you need to participate in the ecosystem. Given what blockchain technology gives us, participation in the ecosystem from the purposes of the Agreements Network usually means buying some tokens and placing them into a bond.

Bonds require users to place tokens into contracts resembling machine-controlled escrow. The Network uses bonds extensively within its token economics protocol. If the users act in accordance with the Network's rules and later wish to receive their bond back, they may do so. If the users do not act in accordance with the Network's rules then they have a portion of their bond "slashed," or reduced. Tokens which have been slashed will not be returned to the users when they "unbond" from the system.

Any user seeking to make money on the Network by building legal products needs to place a bond in the form of Agreements Network tokens before their Archetypes are added to the Network. The number of tokens required to bond an Archetype is an asymptotic variable which is a function of the total number of Archetypes within the system, calculated to enable the network to scale dramatically over time. This bond provides two functions to the Network. First it ensures that participants have “skin in the game” when they seek to make money within the context of the Network. Second, it provides spam protection which would hurt the overall operation of the Network.



Building and Bonding the Archetype

Archetype Producers start the process. Producers who upload a new Archetype set the price for use of that Archetype by consumers. This price, called the producer’s fee, is the amount which will be distributed to the Producers when a Consumer uses the Archetype to create an Active Agreement within the Network.

After an Archetype is uploaded into the network, the Validators perform a static analysis of the maximum amount of computation that Active Agreements created from the Archetype will require. From this static analysis, the Validators set the maintenance fee as a ratio of the amount of computation against a price per compute which will be agreed across the entire Validator pool.

Next, Tester users have an ability to interact with the Archetype by placing an additional bond, representing the tester's fee, behind the Archetype to signal to the entire network its fitness for purpose.

Revenues for Bonded Participants

Once an Archetype is offered to the network, Consumers purchase that Archetype to create an Active Agreement, paid for in $ETH tokens. The Network will maintain an escrow contract for that Active Agreement on the Ethereum mainnet that receives these $ETH tokens and notifies the Validators of deposits. The Consumer is now cleared to create a live Active Agreement.

When the Consumer creates the Active Agreement, the escrow contract moves to distribute the escrowed $ETH as producer's fees, tester's fees and maintenance fees.

Producer's fee. The amount distributed is set by the producers when they create and price a new Archetype.

Testers fee. A proportion of the producer's fee. The Agreements Network default setting is 10% of the producer's fee. The testers fee is distributed to the entire pool of testers for a given Archetype as a function of the number of tokens a single tester has bonded for the Archetype and the total quantity of tokens bonded by all testers for the Archetype.

Maintenance fee. Paid over time to the Validators.

Technical Roadmap

From concept to reality - be part of the implementation

Testnet Series

- Deliver the ability for users to upload custom templates
- Deliver the ability for users to instantiate custom archetypes
- Deliver customized parameter signatures that can be consumed by applications
- Deliver attestations framework and linkages to objects within the Network
- Deliver signatory protocols for corporate signatories (including how to perform agency delegations)
- Deliver business process management engines to the Network and finalize the configuration to solidity code transformation engine

- Make available template consumer and template producer user interfaces (after refinement in collaboration with early partners)
- Refine and deploy token contracts on ethereum
- Refine GUI based workflow development (BPM builder) base application to be used by Archetype Producers
- Deliver payment key functionality
- Launch network formation - genesis validator

Post Network Launch

During the network launch the focus will shift from product development to marketing, product refinement, and small business friendly integrations:

- Evolve governance framework in collaboration with community of users
- Utilize governance mechanism to choose a specific identity framework and oracle framework(s) to be used within the Agreements Network zone
- Open source paradigmatic integrations with:
  - Document assembly systems (Word, CommonForm, etc.),
  - Document management systems (Box, Dropbox, Google Drive, NetDocs, etc.), and
  - Document signatory systems (Docusign, etc.)
-

Future Work

- Integration with other Network Zones that enable further refinement and automation of fulfillment events (claims management engines, netting engines, etc.)
- Features and enhancements to support the long-term vision:
- Tighten integrations with AI/ML Networks and their ability to leverage the strong data that resides within the open Network
- Further scaling work and quantum resistance for the network and its privacy implications
- Utilization of ZK-Snarks within the Network for increased privacy

Conclusion

How do I get involved?

The Agreements Network provides a base blockchain layer that gives data assurance: a reliable record of things like contract formation, chain of custody and fulfillment events. Smart contracts tools and services connected to the Agreements Network drive automation of processes like signatures, payments, registrations and more, with little or no code required for use.

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