



# AGREEMENTS NETWORK

THE LEGAL LAYER FOR A  
NETWORKED WORLD

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# What is the Agreements Network?

The Agreements Network is the legal layer for the networked world.

Automation is coming to law, meaning a sea-change for an industry accustomed to solving bespoke, individual problems rather than reproducible, systemic problems. Software products that enable scalable, compliant, automated and verifiable legal processes are necessary infrastructure for high-volume, valuable interactions and relationships. The Agreements Network is a foundation for open legal processes that will drive exponential growth in global networks.

Blockchain and smart contracts present a unique market-making opportunity to turn legal processes into products. The Agreements Network meets an ubiquitous, yet previously unaddressed, market for legal product at scale, whether through support of new commercial use cases, automation of traditional legal services, or designing innovative access to justice tools.

Legal products must be carefully designed for product-market fit. Lawyers are the best people to build needed legal products but they need help bridging their technical skills gaps. The Agreements Network provides this bridge with a no-code blockchain and smart contracts solution for producing, consuming, and earning revenue with legal products.

The Agreements Network provides an easy technological solution for lawyers to seize this opportunity by creating products with the assets they already have: legal know-how. Early adopters of the Agreements Network will gain a tremendous competitive advantage as smart contracts begin to disrupt traditional legal practice.

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# The Agreements Network: A Paradigm Shift Towards Legal Products

# Drive Networked 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’.<sup>1</sup> 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 products 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,<sup>2</sup> 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. Imagine a global, decentralised platform for contracts that allows users to both create and operate legally compliant agreements across networks 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 enable a quantum leap in how law is practised and consumed, opening markets that existing legal services cannot reach.

# Smart Contracts: A Leap Forward for Legal Tech

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



**The Agreements Network turns static contracts into Active Agreements adding new value streams.**

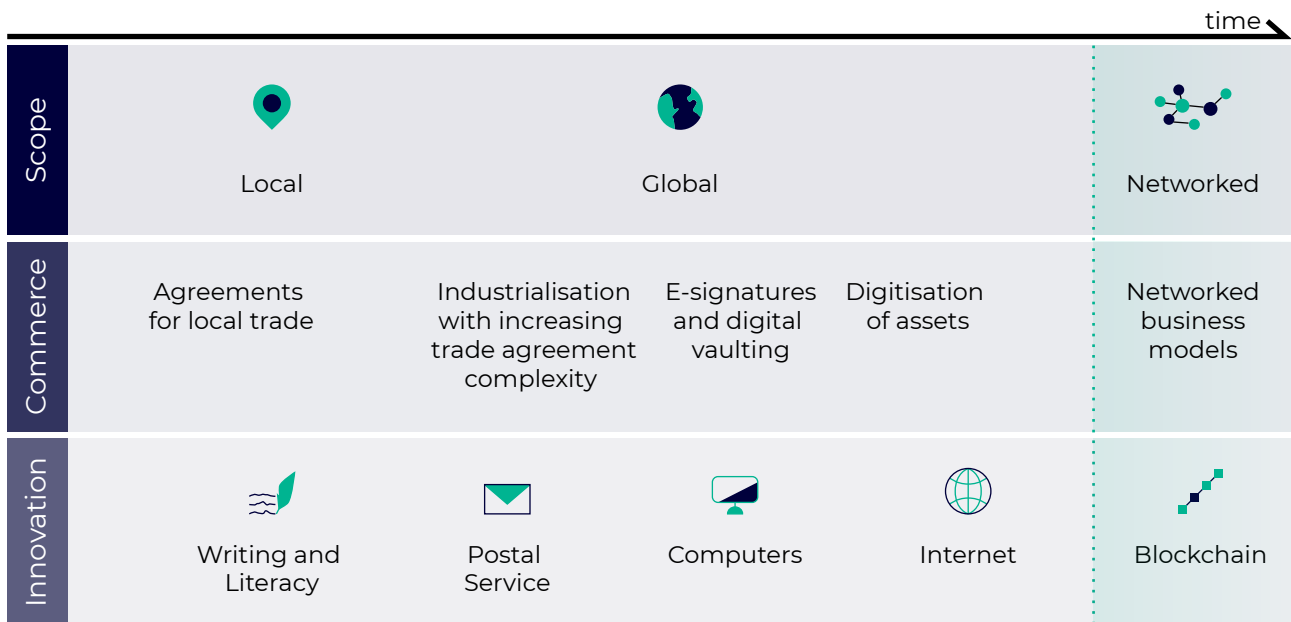
For centuries, humans recognized the commercial necessity of binding agreements, even in oral cultures. Spoken contracts and “handshake deals” were common, but in the event of a problem there existed little evidence as to whose expectations and assertions would win.

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 recorded 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 digital 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



**Disconnect between customer expectation and innovation in legal services**



**Future customers demand...**

...increased certainty    ...automation    ...reusability



The delivery, or messaging, of contracts was 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, gets ever faster and more precise. Advances in blockchain technology and smart contracts 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 automatically track updates or give a full dossier of evidence as to what has been done to perform or fulfill the obligations agreed between the parties. These functionalities are possible today.

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 digitally enhanced services, and efficient products.<sup>3</sup> 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 customer expectations.

## **Supply and Demand for Law**

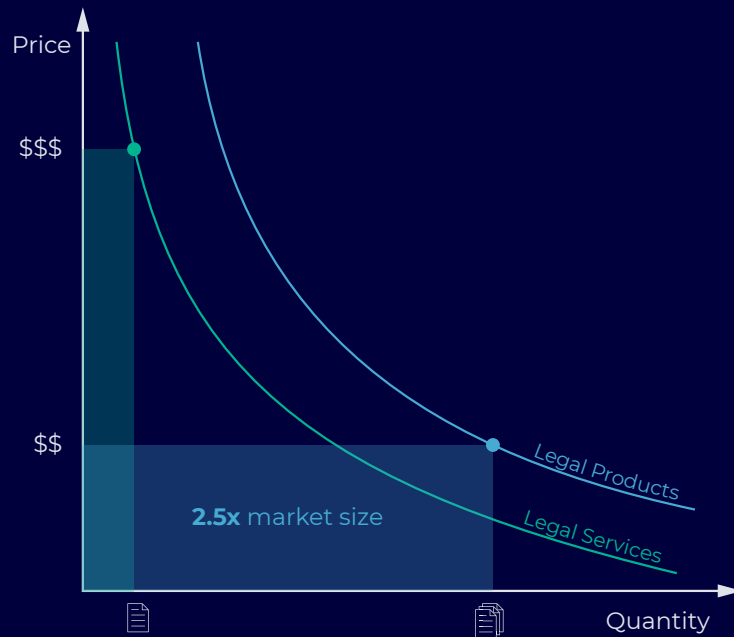
Reproducibility is growing the market.

Turning flat paper contracts into living Active 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 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 tasks, however, creates a market gap.<sup>4</sup>



## Creating a new equilibrium point through legal products

Developments in technology along with socio-economic changes have fundamentally shifted the demand and supply curves for the legal sector. Introducing legal products will create a larger addressable market through increased quantity at reduced cost, altering the equilibrium point.



The key to meeting demand in a growing market is fast, inexpensive reproducibility of legal work for 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 products at scale will be able to serve larger numbers of clients while spending fewer resources.

The Agreements Network enables lawyers to meet the growing demand for legal products at network scale while increasing both 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.<sup>5</sup> Smart contract 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.



## The Agreements Network: Building a Multi-Sided Market for Law

# Core Principles

The Agreements Network is the future of law.

The Agreements Network enables lawyers to digitize their knowledge assets as products and to grow their value propositions by creating scalable, enforceable legal agreements we call Active Agreements. The network also enables consumers of digital legal services to benefit from a blockchain-based contract management system that greatly reduces the uncertainty, time, and costs associated with engaging in global commerce.

## Core Principles

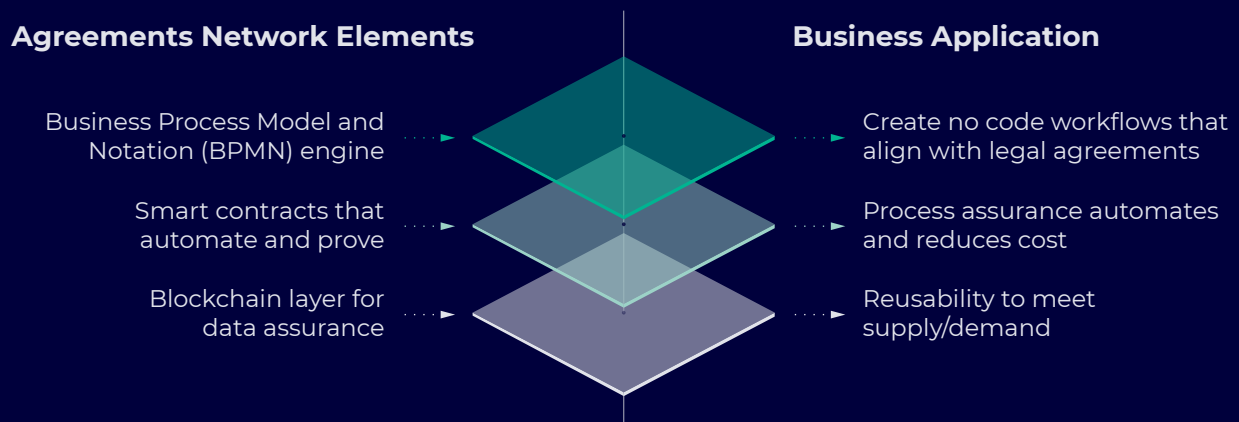
Open legal processes that protect private data will drive exponential growth in global networks.

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.

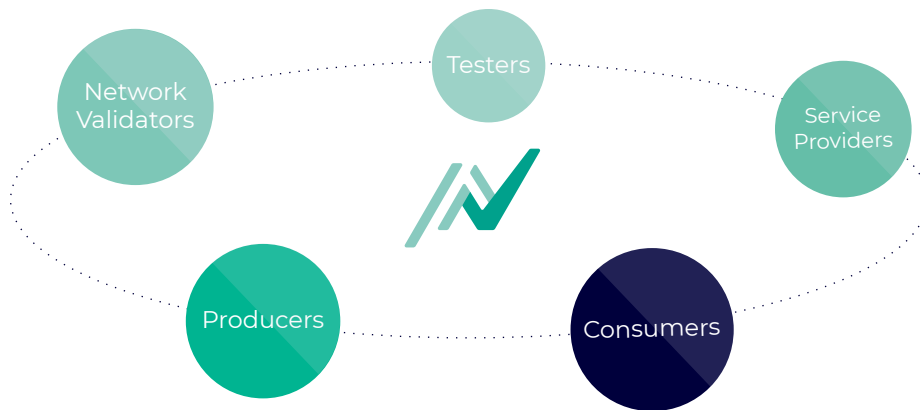
Early adopters of legal products will gain a tremendous competitive advantage as smart contracts begin to disrupt traditional legal practice.

The Agreements Network is a paradigm shift from legal services to legal products



# Beneficiaries

The Agreements Network serves the multi-sided needs of the legal sector.



**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 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 positive contributions to the Agreements Network ecosystem.

**Testers.** Testers provide verification of the suitability for purpose of Archetypes uploaded to the Agreements Network. In return for providing attestations, Testers earn a Tester Fee when an Active Agreement is created within the network based upon their positive contributions to the Agreements Network.

**Network Validators.** Network Validators assure the operational backbone for the network blockchain by bonding tokens and participating in the decentralized consensus mechanism. In return, Validators earn a Maintenance Fee over the lifecycle of each Active Agreement, based upon their positive contributions to the Agreements Network.

**Services Providers.** Legal products often entail leveraging point solutions for things like identity, market information, payments, insurance, 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.

# Producers and Consumers on the Agreements Network

The Agreements Network serves a multi-sided market of developers, legal services providers and consumers.

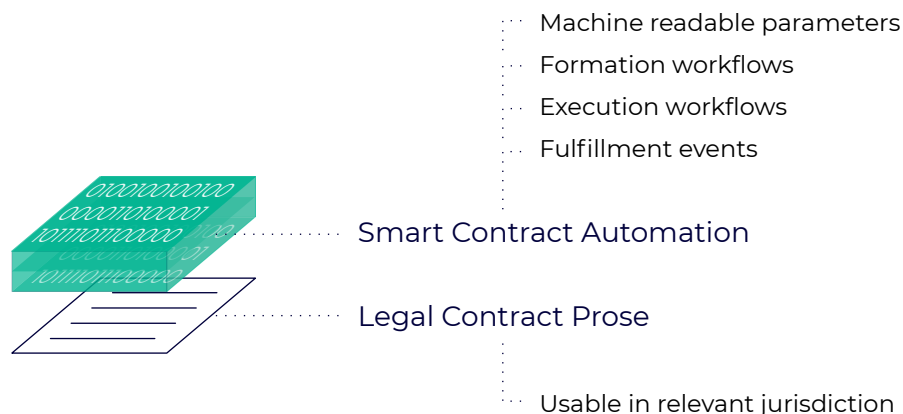
Archetype Producers create the legal template content for Consumers, customers who need legal products. Below is a discussion of the role of the Legal Archetype Producer, as well as descriptions of early adopter Consumers for domains where demand is increasing steadily: fleet leasing, content creation and corporate government.

## Legal Archetype Producers

Make money building legal products.

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

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 contract rights.



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

**Legal prose templates.** Human-readable legal content created by an Archetype Producer.

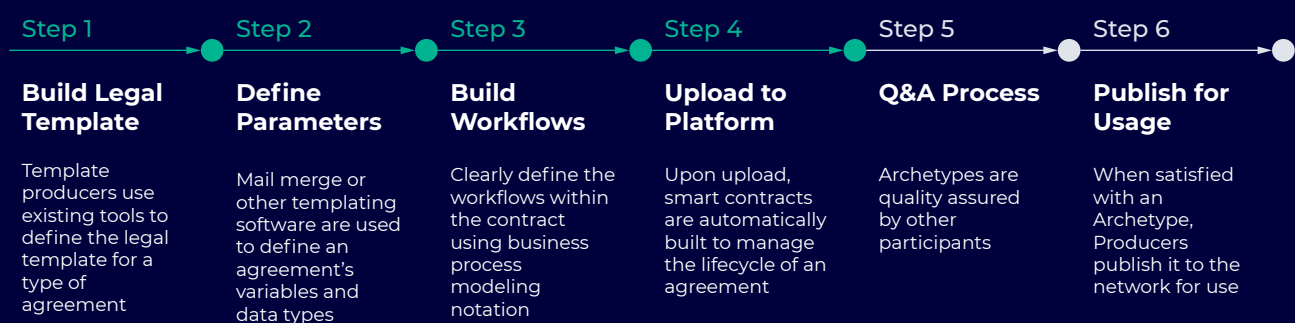
**Machine-readable parameters.** Variables within legal agreements that are relevant for smart contract operations.

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

**Execution workflows.** The formalized 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



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, Producers will select a price and post a corresponding token-based bond. Next, Testers are able to review the Archetype.

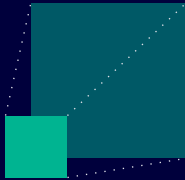
Agreements Network Producers are rewarded when their Archetypes are consumed by end users.

Archetype Producers on the Agreements Network receive the majority of the token benefits within the system. Testers 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 on the Agreements Network, see our [website FAQ](https://agreements.network) (<https://agreements.network>).

## Meeting the needs for 21st century agreements

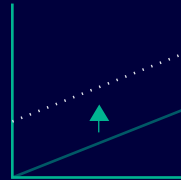
The Agreements Network cuts across a wide swath of industry verticals and customer segments addressing needs for new types of agreements.



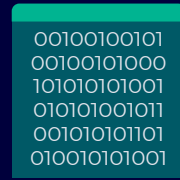
Scalable



Modular



Efficient

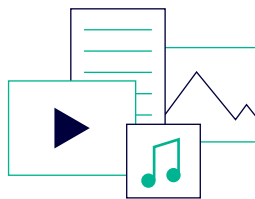


Machine Readable

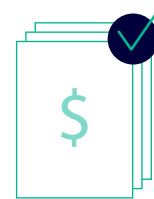
## High Growth Use Cases



Fleet Leasing



Content Producers



Corporate Governance

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.

## Equipment Fleet Leasing

Facilitate networked, 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!<sup>6</sup>

# 142%

increase in global commercial drone use from 2016 to 2017 to \$2.4B<sup>7</sup>

# \$6.5B

estimated commercial drone market by 2020<sup>8</sup>

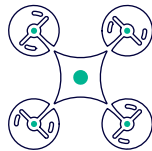
# \$13M

raised by MEASURE to fly drones as a service<sup>9</sup>

Goldman Sachs envisions drones will become “powerful business tools”<sup>10</sup> 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) present legal management problems at a scale that the Agreements Network is uniquely suited to solve.



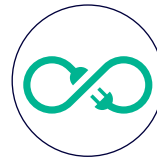
IoT



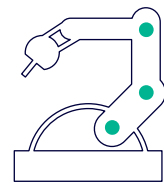
Drones



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 offers this emerging vertical the commercial framework it needs to grow and scale:

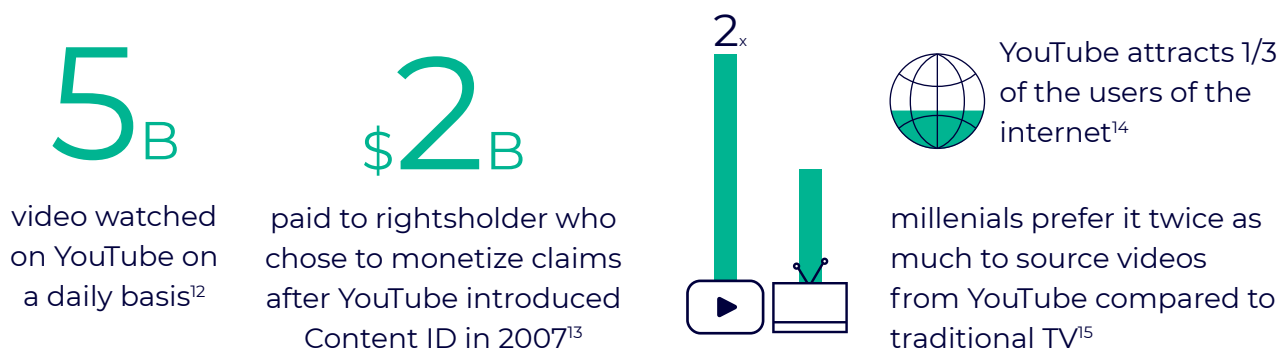
1. Reusable, dynamic electronic equipment leases
2. Interfaces for payments, micropayments, and insurer integrations
3. Intelligence about robotics and legal assets
4. Provable storage of drone-collected data and evidence
5. Potential for further monetization with finance leases, securities, and derivatives

## Content Creators

Earn money while protecting content rights.

The internet has disrupted traditional media channels and built new ones enabling users to create and distribute original content. These boundless opportunities also pose complex legal challenges.<sup>11</sup> 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.

**Protect user content.** Legions of online users are actively creating unique, original, valuable content on platforms that offer uneven protection for creators of content.<sup>16, 17</sup> So, how do creators protect brand ownership? By using the Agreements Network to create, timestamp, and store content references and their associated licenses, content creators have unprecedented control over redistribution of their material and strong evidence in the event of an ownership dispute.

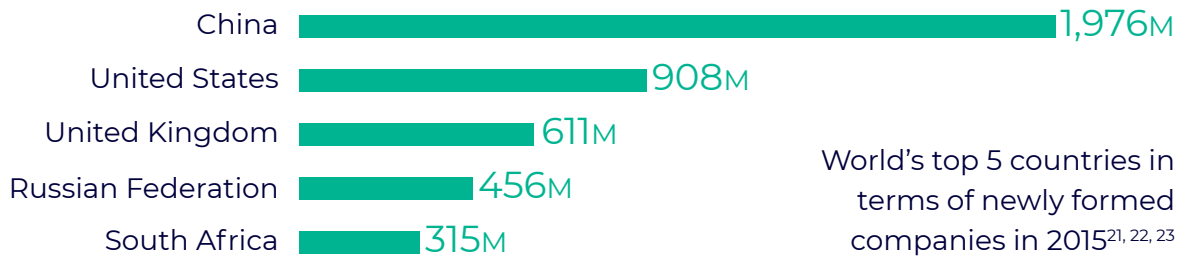
**Make more money.** The growth of network commerce means additional channels to break the hold of the high-censorship platforms that demand sizeable revenue proportions. Individuals are increasingly drawn to more innovative ways to share and monetize content in collaborative channels. The output of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

The Agreements Network provides a fairer foundation for content creators to build, protect, distribute, and monetize their work.

## Corporate Governance

Increase margins through functionality and reproducibility.

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<sup>18</sup> with more than 250,000 new limited liability company births each quarter in the US alone.<sup>19</sup> New business incorporations have risen worldwide from 4.8 million in 2011 to 7.2 million in 2016.<sup>20</sup>



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. 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.<sup>24</sup> By offering products to early-stage companies on the Agreements Network, lawyers have a rich potential future value stream as companies and their networks grow.

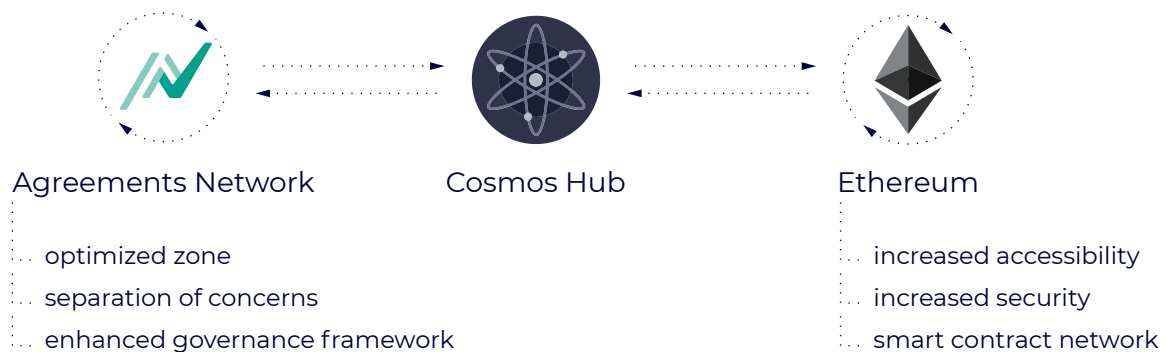
**Smarter, more efficient corporate governance.** Incorporation documents built as Active Agreements on the Agreements Network are infinitely more flexible than static paper-based documents. As Active Agreements, initial governance documents can be connected to value-added systems that provide real-time business intelligence and services, (like share management, banking or regulatory filings), saving time and money over paper processes.

**Demand for corporate governance in the gig-economy.** The growing number of gig workers are an example of this burgeoning market. As more individuals work in transient assignments rather than full-time employment, they often need to incorporate to manage even small operations. Compliance with diverse regulatory schemes is required for gig workers. Active Agreement incorporation gives gig workers and Archetype Producers an anchor upon which to build value-added legal products to deliver at a global scale.

# The Agreements Network: How it Works

# 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. By operating a sharded, optimized, zone, the Agreements Network is able to interact with Ethereum smart contracts without being exposed to backlogs or attacks in transactional processing within the Ethereum public blockchain.

## The Agreements Network Protocol

The Agreements Network provides structures that support defining and operating legal products.

**Smart contract factory.** A smart contract factory generates other smart contracts. These factories enable reuse of and management of 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.

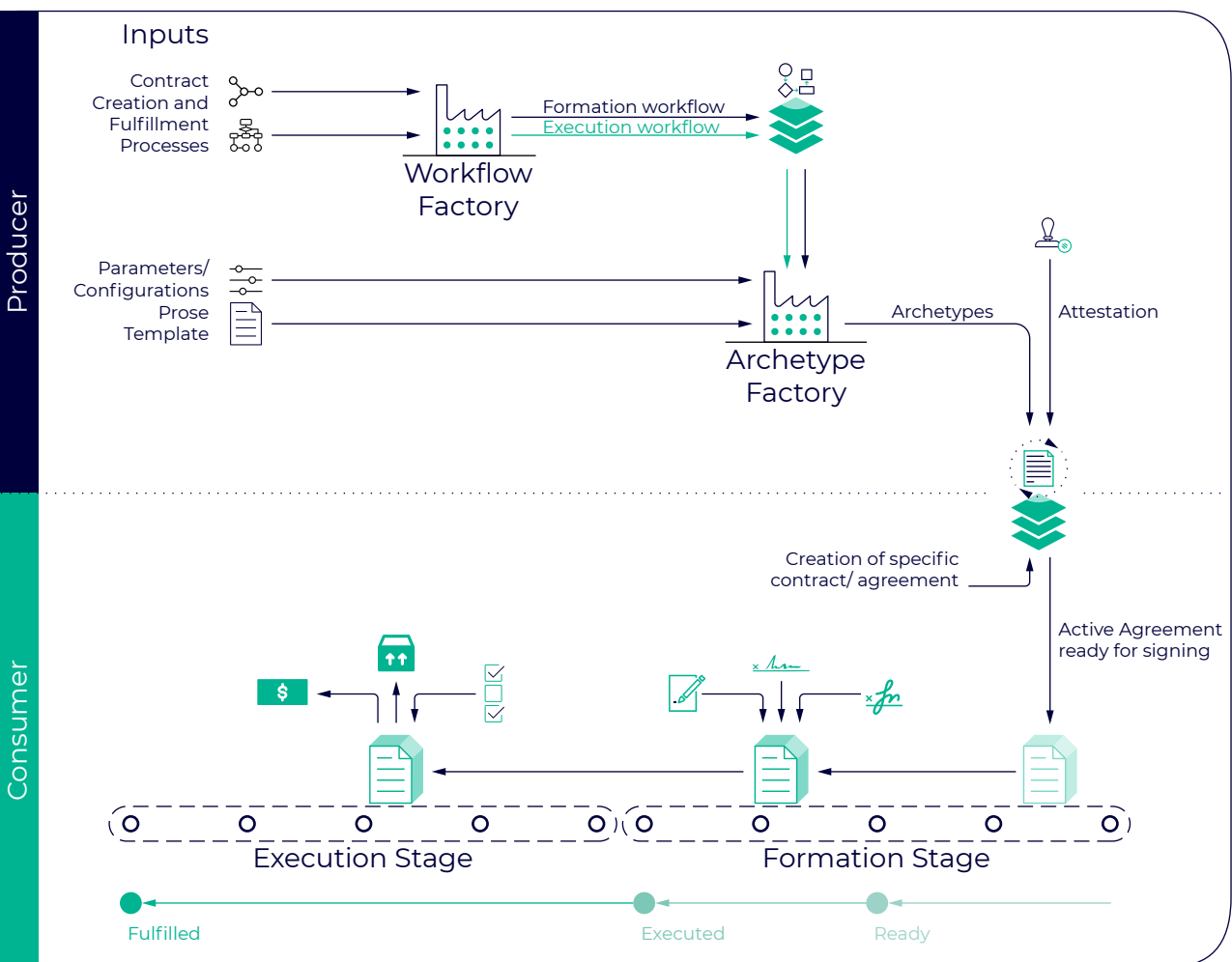
**Archetypes.** Archetypes are smart contracts factories. Each Archetype provides a blueprint for an individual Active Agreement.

**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.

**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 are the keys to the ecosystem.

The Agreements Network, as a public blockchain network, needs to account for a few overarching considerations that drive the initial models and rules of the network. The Agreement Network's blockchain-based rules are embedded in code and can 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 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.

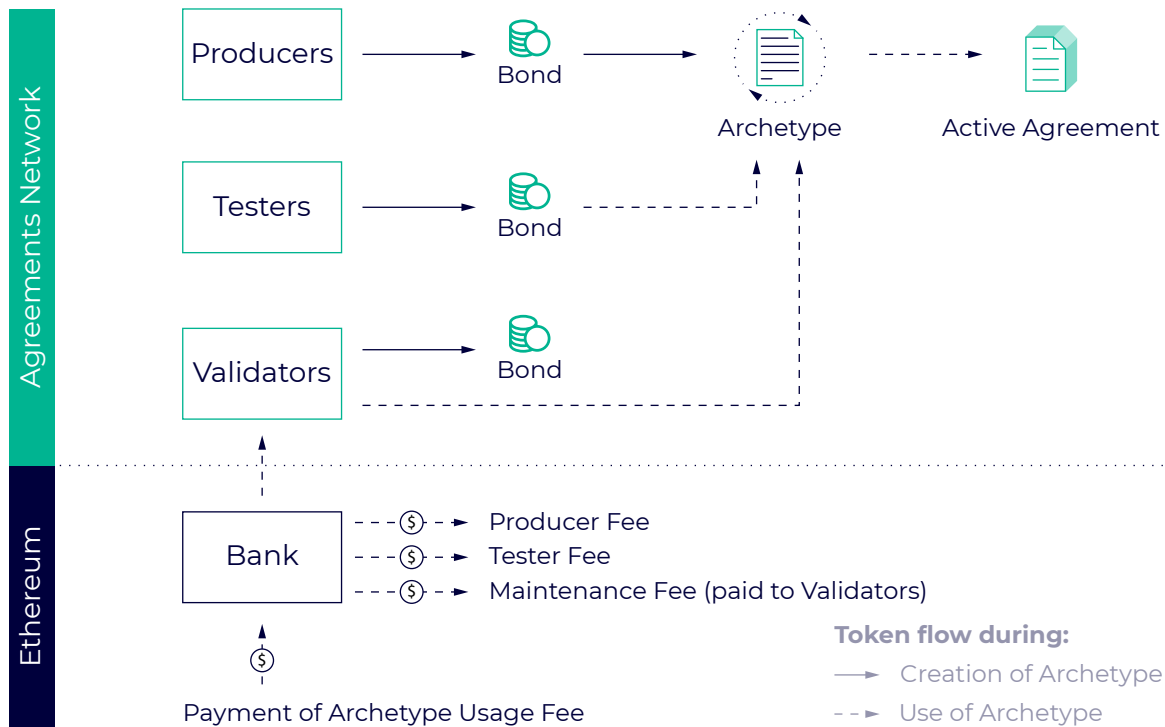
## Bonding and Skin in the Game

Create trust and quality control within the Agreements Network.

At its core, the Agreements Network requires "skin in the game" from many of its user groups. The value proposition the network offers may be summarised: if you want to make money using this ecosystem, then you need to participate in it. Participation in the blockchain-backed Agreements Network ecosystem means acquiring valuable 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 Archetype and Attestations 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

Producers, Validators and Testers collaboratively create value.

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 that 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 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

Earn smoothly through distribution and reproducibility.

Once an Archetype is offered to the network, Consumers purchase that Archetype to create an Active Agreement, paid for in Ethereum tokens. The network will maintain an escrow contract for that Active Agreement on the Ethereum blockchain that receives these Ethereum 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 Ethereum as Producer's fees, Tester's fees and maintenance fees.

### 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

Be part of the implementation from concept to reality.

### ● 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

## How do I get involved?

Get skin in the game.

The Agreements Network is a prime opportunity to build a new legal layer in networked commerce, backed by the certainty of blockchain and smart contract-based evidence and processes. Lawyers with zero coding experience can combine their savvy, their clients' needs and the Agreements Network to turn today's legal problem into tomorrow's market opportunity.

The results? Exponential.

Get skin in the game. Find out how to purchase Agreements Network tokens and participate in our testnet, explore our FAQs, tutorials, explainers, and more, at [agreements.network](https://agreements.network)



## References

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