



*Your Data, Your Money, Your TIME*

Ora Whitepaper V1

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## Executive Summary

Personal data has never been more valuable than it is today. **Ora** is embarking on an exciting, bold journey that will usher in the new digital economy based on the currency of consumer data. Ora will create a win-win relationship between consumers and commercial enterprises seeking to leverage consumer data. This mutually beneficial relationship allows consumers to receive the most lucrative compensation, complete anonymity, and ownership in the data ecosystem that only grows stronger with each data input. Meanwhile, clients will have the opportunity to receive the most detailed metadata available while Ora streamlines the entire process through automation and blockchain technology.

Through execution and the following three critical competitive advantages, Ora plans to transition the data industry:

1. The most lucrative financial rates for consumer data.
2. No linked identity to any user who submits data.
3. The ability to pull any data from a user, no matter how specific.

The current leaders in the data industry lack all three of the above differentiators allowing Ora to reinvent a new way for data acquisition.

Ora will create a frictionless technological ecosystem where market researchers can efficiently access and utilize Ora's consumer data in real-time. Fees generated from the sale of data will support and expand Ora's ecosystem. Ora's ecosystem will represent a shift forward in the data monetization process. The data monetization market size has already eclipsed eleven figures while growing 20-40% per year<sup>1</sup> as data's importance continues to evolve. Ora's long-term strategy results in a deflationary token model that will reduce the pool of active tokens. This reduction will naturally increase the importance of the remaining tokens in circulation. The underlying data currency within our ecosystem will be Ora's tradable **TIME.X** token. **TIME** will be an ERC-20 token. TIME will be blockchain agnostic such that users will enjoy reduced transaction fees with lightning-fast transaction speeds. Ora's app will enable users to operate on the Binance Smart Chain (BSC) and Polygon's Matic blockchain. Ora will initially be subsidizing all fees for users on the blockchain due to the minimal transaction costs and near-instant finality these blockchains currently offer.

Ora's model focuses on creating and growing a massive user database monetized and powered through TIME. Ora's tokenomics allows users to monetize their data. Leveraging the benefits of inflation to develop the underlying data network allows Ora's economies of scale to take place, igniting a deflationary token model that builds upon a massive underlying database. 10% of all revenue generated by Ora will buyback (5%) and burn (5%) TIME from existence, creating consistent demand pressure on TIME.

## Use Case

Ora would post a consumer data set request to evaluate consumer insights for a given product or service through client demands. Ora would tailor and send out targeted data requests to its members. Corresponding member data would then be made available to the initial data subscriber.

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<sup>1</sup> Data verified from numerous sources such as Allied Market Research, Valuates, Research and Markets amongst others.

**Ora is growing a global database** that leverages in many different ways to drive excellent fee generation allowing us to reward users lucratively. Data can be recycled and reused as data does not degrade appreciably over time like many traditional assets. Ora will utilize three main fee generation channels to drive growth:

- 1) **Unique Real-Time Target Marketing:** Subscribing clients can analyze and extrapolate information based on our user-supplied database. Clients will have the opportunity to paint an accurate picture of a specified market or a targeted consumer demographic cohort. A client-initiated data request will set in motion Ora's systems to collect desired market insights of a target niche area of interest. Subscribing clients will be able to manage and execute data requests directly via an online data facility interface. Ora will employ a team of in-house data specialists to help clients tailor, implement and manage extensive consumer market data programs. For instance, an example target market could be "mothers aged 25 to 50 in Canada with children between the ages of 3 to 7 that play soccer". In addition to immediately available data, this request would trigger an incentivized solicitation for new data that Ora will collect. Ora's up-to-the-minute data will simplify marketing analytics, allowing clients the opportunity to efficiently and accurately identify the best marketing strategies.
- 2) **Mass Human Emotion-Based Data Analytics:** Mass human emotion-based data requests allow data collection based on individuals' opinions. These opinions may be grouped and categorized in many ways, such as a specific target market of interest. Solicited opinions may provide valuable demographic insights by how individuals react to various situations and stimuli. Large data samples deliver more accurate insights by filtering for outliers.
- 3) **Client Sales Growth Derived from Advertising, User Engagements and Brand Exposure:** Longer-term user engagements are a core focus for Ora. Ora's long-term user engagement strategy is similar to that of the Shopping Channel. Ora will engage users predominantly on a mobile application platform, browser extensions, and other technology tools at its disposal instead of TV media. Users will receive compensation for spending time viewing advertisements and enhance our data intake efforts. Users will receive compensation to view potential purchasing opportunities in a seamless mobile app experience for the first time. The use case will target market-driven and allow the user to view ads that are more likely to appeal while earning income in the process. Ora will establish an ecosystem that will operate as a new way for users to view, compare and purchase items online.

There is an enormous potential to compile extensive social profiles due to the wide variance in average monthly earnings worldwide. The average monthly earnings variance allows for long-term scalability regarding human-emotion-based data analysis, along with advertising that enhances fee generation opportunities.

Ora will leverage its technology infrastructure to accumulate data for such things as where individuals spend their time online by offering attractive compensation for this type of valuable data. User compensation derives from selling such data sets to corporations, businesses, political parties and research entities; Ora and its members will receive payment every time data is collected, prepared and delivered to paying clients.

Data compiled by Salary Explorer<sup>2 3</sup> shows:

- India: Minimum wage of \$0.375/hr, 50% of the country earns less than \$2.27/hr.
- China: Minimum wage in China ranges from \$0.92/hr to \$1.98/hr; 50% of urban China earns less than \$5/hr<sup>4</sup>.
- USA: Minimum wage ranges from \$7.25/hr to \$15/hr, where an estimated 30-40% of Americans struggle to make ends meet, requiring additional income.
- Indonesia: Minimum wage of \$1.19/hr, 50% of the country earns less than \$4.4/hr.
- Pakistan: Minimum wage of \$0.72/hr, 50% of the country earns less than \$2.67/hr.
- Brazil: Minimum wage of \$2.19/hr, 50% of the country earns less than \$8.67/hr.
- Nigeria: Minimum wage of \$1.27/hr, 50% of the country earns less than \$5.01/hr.
- Bangladesh: Minimum wage of \$0.44/hr, 50% of the country earns less than \$1.88/hr.
- Russia: Minimum wage of \$1.91/hr, 50% of the country earns less than \$8.01/hr.
- Mexico: Minimum wage of \$2.22/hr, 50% of the country earns less than \$8.61/hr.

Bottom line:

- Nine of the ten most populous countries globally have a minimum wage below \$2.22/hr, with 50% of their populations having an average salary of \$1.88 - \$8.67/hr. This average hourly wage is less than the minimum wage in the US. These nine countries represent over 50% of the world population.
- Approximately 25% of the global population earns less than \$5.01/hr.
- Today, users provide their data consistently without knowing or being compensated financially for their valuable data. An entire trillion-dollar industry has been building around this unfair data collection model. Companies like Facebook and Google lead this, making billions of dollars in daily revenue by selling user's data to advertisers, data brokerages and interested parties. Ora will fix this disparage and streamline the entire process by allowing users the right to:

- (a) own the long-term financial benefits of their data,
- (b) have no linked identity to their data and,
- (c) have the opportunity to be part of the network that their data grows.

This model allows Ora to provide high-quality data to interested parties by fairly compensating their data members. Ora does not link any data with the user's name or address, ensuring complete transparency for all users providing data.

Ora will simplify and streamline the data collection, preparation and distribution process for its clients. Leveraging blockchain technology and smart contracts will allow Ora to automate operations massively, saving Ora time and money. Naturally, economies of scale will magnify these benefits for the user providing the data, entities paying for the data, and inevitably TIME holders.

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<sup>2</sup> All figures are in USD

<sup>3</sup> Verified by other sources such as the Organization for Economic Co-operation and Development and WageIndicator.org.

<sup>4</sup> Data was inconsistent between sources.

## How It Works

### TIME powers the Ora ecosystem.



The Ora process works like this:

- 1) **Registration:** Users register on the Ora website or mobile app. They choose which data requests they want to subscribe to, their notification options and provide profile updates.
- 2) **Profile Updates:** Any profile updates will be a simple one-click button in the Ora mobile app. Payment is provided immediately to the user's wallet upon completion.
- 3) **Data Requests:** Data request options are provided to the user while online and via a mobile device.
- 4) **Data Analysis:** Data is analyzed, organized and prepared by Ora's in-house data team.
- 5) **Data Exchange:** Processed data is made available to corporations, data brokers and research establishments as a paid service. Revenue will initially flow to maintain and grow the data network before buying back and "burning"<sup>5</sup> TIME.

## Process Details

### Registration

Initial registration will require verification to ensure that registration details are accurate. Ora will incentivize users to sign up for an email or mobile phone notification subscription. Ora will instantly notify users when data requests and registration upgrades are available for a particular target market via email and mobile notifications. Notifications and in-app updates allow for simple one-click mobile updates.

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<sup>5</sup> Burning tokens is the financial process whereby tokens are bought back by the token issuer and deleted from existence to reduce the number of tokens in circulation. Burning tokens is a deflationary practice to increase the per unit value of each token, it is similar in nature to the practice of public companies buying back their shares.

- A user's name or exact location is NOT required. Ora is interested in nearly all the data generated from a user. Ora is not interested in storing a person's name and street address, meaning that the data collected is metadata. There will be no identity linked to any of the data that Ora collects, and all users are assured their anonymity.
- Only necessary information uploads upon registration, which includes but is not necessarily limited to: gender, age, town or city of residence, monthly salary, family status, number of dependents, car ownership, ethnicity, birthplace, birthdate, favourite colour, monthly spending, interests, hobbies, political affiliations, music, amongst others.

### Profile Updates

Users will have to update their profiles from time to time to keep their data up to date. The update process will be simple, quick and easy to complete. Users will receive a notification where they can click to provide the requested update. Incentivizing simple ongoing user updates will become an Ora key differentiator. Growing the Ora database is a core focus essential for success; it will be a continuous process that will accelerate over time.

Most of the data collected by Ora will be the result of ongoing one-click profile updates.

### Data Requests

Once a user is verified, the user has the opportunity to complete any client data request for which they meet eligibility.

For example, if Ora is working with a pet food company, users will receive a notification in the Ora app with simple questions like: Do you have 0 pets, one pet, two pets, three pets or four+ pets? Members will then have an option to select an answer from a set of multiple-choice answers. The data update will take under one minute and will only require one touch per question. The participant immediately compensated with TIME for their data. At this point, Ora has a complete database of pet owner profiles that is readily available for interested parties to access.

Ora filters data requests based on their stated preferences. Users will not see a data request option unless it is a general information request or meets the desired target market of interest.

Some data requests may attempt to gauge the dynamic user response to various client-driven queries. In these situations, the target market is less critical and can be more encompassing. User reactions to product names, advertisements and brand images may yield valuable market insight irrespective of the target market. This data can be further refined and detailed to understand the minds of the target market.

Users' compensation will scale up or down based on their intrinsic demographic value, the user's level of time commitment or the data's overall necessity or level of demand.

### Data Analysis

An in-house team of data specialists combined with AI technology will prepare and deliver data to an interested party's data requirements. Data organization will include ongoing registration campaigns, user profile update requests and client-specific data requests. Filtered data will allow a client to analyze more relevant data, and in so doing, will enable them to make educated target market inferences. Doing this provides successful clients with the foundation of information needed to design and implement successful marketing campaigns.

Ora's in-house data analysis services will save clients valuable time and money by reducing the effort required to organize and analyze vast volumes of recorded user data. Eventually, however, the entire data preparation process will move towards total automation so clients can query, filter and analyze data they may require. Further automation will be made possible through Ora's created application programming interface. Clients will have the opportunity to leverage the data such that it is a search engine into the world's target markets.

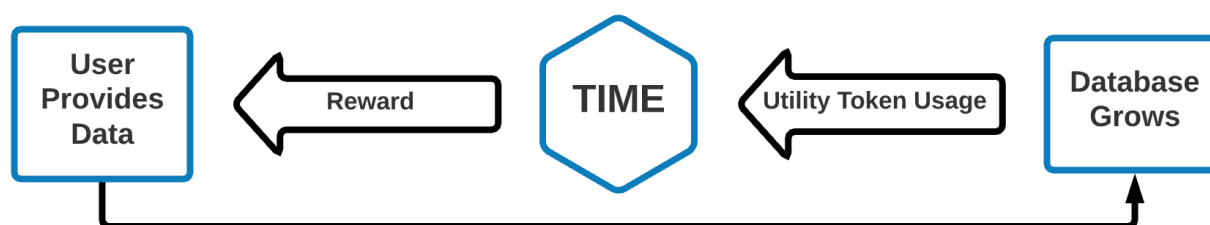
### Data Exchange

Ora is creating a digital data exchange whereby clients can subscribe for data directly. The process shall remain unchanged if data sells to a data broker. Initially, all fees generated after expenses will allocate towards Ora's growth before buying back and burning Ora tokens (the deflationary tokenomics stage).

## Tokenomics

### The Ora Token

Ora will operate a token system under the ticker **TIME**. TIME will be an ERC-20 token that will be blockchain agnostic to ensure fast transaction speeds and low transaction costs for users. TIME is the only method of payment for users and their data. Therefore, users who supply data will have the opportunity to enjoy the benefits that their data provides through TIME.



### Supply

The initial supply will be one hundred and fifty million TIME. The initial supply is inflationary with no cap. The supply will eventually have massive buying pressure derived from 10% of revenue used to buy tokens on the open market.

TIME pays users when they submit data into the Ora network. Every TIME that provides to a user for supplying data, four TIME are created and delivered to users staking<sup>6</sup> on-chain. This decision of a 4:1 initial staking to compensation ratio resulted from market research that indicates Ora can provide lucrative compensation to users while utilizing the user and data to bring multiples back relative to TIME paid out.

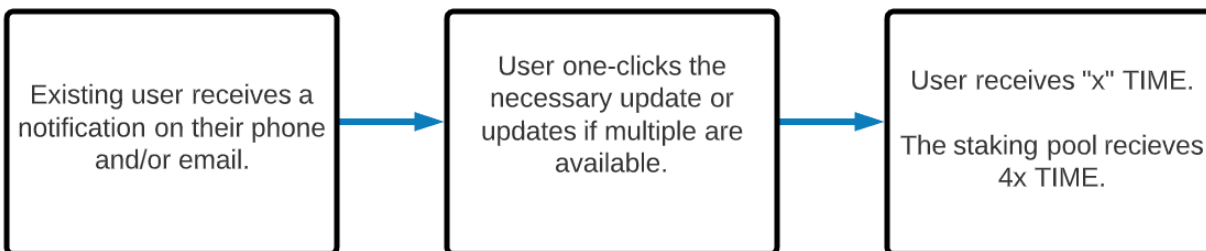
After expenses, excess cash flow directs towards Ora's growth while Ora's economies of scale in this business model allow for immense opportunity made apparent through Metcalfe's Law. Regarding the 10% of revenue used to buy TIME on the open market: **5% of all revenue purchases TIME and stores it on the Ora balance sheet. An additional 5% will buyback and burn time from existence.**

<sup>6</sup> Staking is the process where token holders safely store their tokens on-chain to receive further tokens. On-chain means a secure location where Ora can automatically provide token holders with additional tokens. This process will be extremely user friendly.



The staking process:

1. The user submits data.
2. The user gets paid TIME.
3. The staking pool<sup>5</sup> receives 4x the total TIME paid out to all users for the previous day. This process allows the user 24 -48 hours to get their TIME staked on-chain to receive their staking benefits.



#### Initial TIME Supply Breakdown:

- 35% Team + Advisor Supply
- 10% Presale Token Offering
- 5% AirDrop To Initial Users
- 50% Initial Token Offering

#### *Team + Advisor Supply (35%)*

- Team supply includes an allocation for founders, future hires and advisors. The team will be taking a sustainable approach to advance our Ora vision and incentivizing those who become instrumental in growing our vision for the future.

#### *TIME Presale (10%)*

- The initial presale will raise necessary funds before the Initial Token Offering.

#### *AirDrop (5%)*

- Initial registrations will receive an airdrop, and this will unofficially be the first payment for data. There will be no staking associated with this airdrop.

#### *Initial Token Offering (50%)*

- These tokens are for the initial token offering. Through an exchange or pre-determined plan, the open market will then have the opportunity to purchase and become part of the TIME journey.

#### User Rewards

When a user completes any data request, they will receive TIME and have the option to trade TIME for any currency equivalent such as Bitcoin or USD once moved off the Ora app. They may also hold TIME to reap the benefits derived from the ecosystem's future growth.

Users who have notifications enabled will receive a multiplier bonus.

- Mobile notifications turned on = Additional 15% bonus.
- Email notifications turned on = Additional 15% bonus.

### Affiliate Referral Marketing Program

Ora will employ a “Refer a Friend” incentive program to allow a user to earn 20% of whatever the referred individual earns! These benefits are perpetual, and they last for life. The individual that gets referred also receives 20% additional earnings.

Individuals that help Ora to develop and grow a strong network can achieve substantial financial rewards.

- There is no limit as to the number of people referred by an individual, group or organization.
- If an individual registers without a referral, they may later select anyone to be their referrer, and that referrer would receive a 20% bonus.
- Users cannot change from one referrer to another.
- When implemented, top earners each month will receive additional bonuses; details surrounding this marketing campaign will be released to the public when the system is ready.
- If someone has Ora approval to receive a marketing multiplier, the referral bonus may temporarily increase further.

The potential is uncapped for individuals who take advantage of the referral program. There is no limit to the size of the referral network one can build, allowing individuals the opportunity to capitalize on the value of their established social network.

### Token Inflation

Inflation will occur as TIME is issued and the overall inventory of TIME on the market increases. However, as the volume of data collected increases (i.e., increased data volume => currency value increases => TIME ecosystem valuation increases), TIME’s underlying value rises faster than the level of inflation. Ora’s controlled ecosystem results in a TIME economy backed by accumulated data worth a multiple compared to the negative price pressures resulting from inflationary payments. Ora’s internal management ensures that supplied data prices increase the overall revenue generated per TIME increasing as TIME supply increases through inflationary payments. Data can be packaged and sold many times to create excellent fee generation, which recycles into TIME buybacks and burns TIME from the circulating supply.

As inflation increases, the amount of data increases, but **the network and infrastructure’s underlying value increases faster**. Metcalfe’s law and the network effects will allow immense scalability for Ora. Initial inflation allows Ora to transition into a reserve asset with deflationary pressures.

### Staking

Staking (a payment of TIME) will provide all holders who hold their TIME on-chain with additional TIME. Staking benefits holders who are supporting the company and the network. All staking percentages vary week to week based on user data generation. Only TIME staked on-chain shall receive staking benefits. It would be advisable for investors and individual TIME holders to safely store their holdings on-chain to ensure they obtain all available staking benefits.

As stated in the Ora process, 4x what users receive is initially supplied to the staking pool. The net amount will be variable and depend on the amount of data collected for any given period. It is clear that inflation directly correlates with network growth.

Staking issuance will commence every day at 00:01 UTC. All TIME paid out to users on the previous day (24-48 hours ago) will finalize, and 4x is then transferred to the staking pool. Users who provide data will

have at least 24 hours to stake their TIME and receive staking benefits on their newly acquired TIME. Ora allows users to receive the staking benefits that their data creates.

## Conclusion

Ora will bring equitable compensation for millions of users worldwide while delivering fine-tuned data to paying data consumers. Ora believes that this model will generate considerable value for TIME holders as it gains acceptance, furthering the underlying data network's growth. Ora is positioning itself to become the de facto leader in the data acquisition and data distribution space by creating a global data-driven ecosystem powered by TIME.