

# White Paper

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## The Smart Multi-cryptocurrency Payment Platform

Accept, Spend, and Store All Your Major Cryptocurrencies Securely And Seamlessly Anywhere In The World.

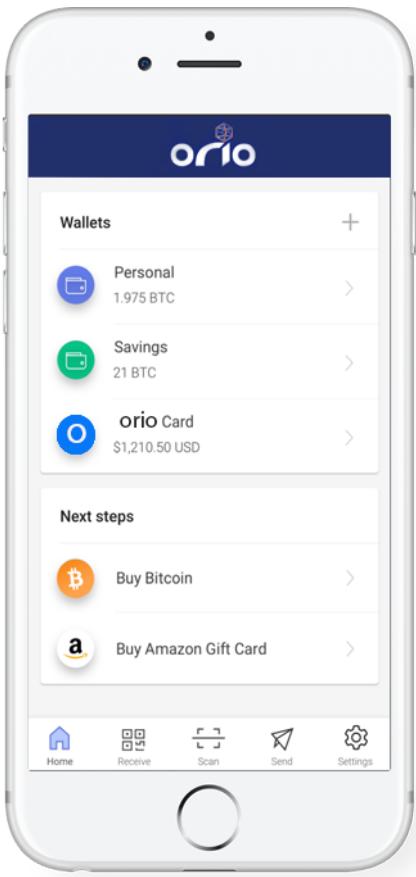
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# 1 ORIO Executive Summary



## 1.1 The Smart Payment Processing Platform

ORIO is a platform that encompasses all features of a digital economic system based on cryptocurrency. The ORIO platform consists of seller tools, website payments, e-wallets, coin facilities, a marketplace and a mobile platform. The platform will not only unify all transactional aspects normally managed using FIAT currency, but will also offer services such as wallets, exchanges, transactions and acquisitions.

The main aim of ORIO is bringing cryptocurrencies to the masses. What ORIO aims to cater to users is a complete experience with the access to all available cryptocurrency products and services in the same place. With protection from any unexpected negative experience, users will continuously explore new possibilities of interacting on the platform and using it. Through this integrative approach to digital currency services, the platform seeks

to become the information source of choice with regard to cryptocurrencies and the ways to use them. For this purpose, the ORIO platform will be equipped with its own token (ORIO), an exchange platform, a wallet, a coupon and rewards protocol, and a merchant platform.

The merchant platform on ORIO aims at bringing together cryptocurrency-based businesses and their potential clients, facilitating communication and transaction between them for their mutual benefits. In this manner, the ORIO platform serves as a middleman in massive adoption of cryptocurrency, helping cryptocurrency users earn and spend their virtual money all in one place.

## 1.2 The ORIO Smart Multi Currency Wallet

ORIO aims to be blockchain skeptic and recognizes the need for multiple cryptocurrencies. If the adoption of cryptocurrency is to take off, it should utilize multiple blockchains. For instance, many users desire to see currencies in terms of Euros or US Dollars. For this reason, ORIO will use financial instruments that will provide stability. ORIO recognizes the need for interoperability and thus introduces a wallet that will use inter-blockchain exchanges to transfer between multiple cryptoassets and cryptocurrencies.

## 1.3 The ORIO Debit Card

The ORIO Debit Card is usable at Visa® compatible payment terminals and ATMs around the world. ORIO card users load their cards with funds from other supported digital wallets.

## 1.4 ORIO as Coupon and Reward

ORIO will create a universal coupon and reward protocol on top of the ORIO and which could be used by all business and consumers anywhere in the world.

## 1.5 The ORIO Token

The power behind ORIO is the ORIO digital token. The ORIO token is an open source token conversion protocol based on smart contracts enabling a single party to convert any token to another without requiring a second party to exchange with. End-users can receive, hold, transfer, request, purchase and liquidate ERC20 tokens and other majors altcoins.



## 1.6 ORIO Token Creation Event

The ORIO Token Creation Event will last for 7 days, starting 8:00am UCT on 18th of November 2017. A fixed number will be created during the sale, and no more will be created thereafter.

## 1.7 Use of Funds

The proceeds from the funds will finance development, partnership programs, float (both fiat and token), operations, regulatory and most importantly, marketing and customer acquisition. Most of these costs are somewhat fixed. For more details read our Use of Funds section 9.1.

## 1.8 Prudence: Reserve Token

We are setting aside 50 % of all ORIO token created as Reserve Tokens. These ORIO tokens will not be issued or sold during the initial sale and are locked in a smart contract. They Will be used to bring strategic partners to the ORIO platform, and as operational reserve.



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## 2. Why accepting ORIO?

### 2.1 Sell to anyone, anywhere in the world

With ORIO, you are connected to the world's most popular and upcoming borderless payment networks such as Ethereum, Bitcoin, and Litecoin among many others. ORIO allows you to receive payments in any amount from anywhere across the world, from any device or computer.

### 2.2 Keep more of your money

Credit cards cut up to 3% of every transaction as processing charges. Accept cryptocurrency payment with ORIO and get direct bank or wallet deposits in your preferred currency for a simple, flat 1% settlement fee.

### 2.3 End identity theft and chargeback fraud

With other payment methods, businesses and customers are forced to bear the cost and risks of payment fraud. The ORIO platform allows user to make or accept payments without giving out sensitive personal information. Moreover, the platform allows for refunds through the merchant platform without chargebacks.

### 2.4 Direct Bank Deposits

ORIO lets you accept payments in different currencies and receive the money directly to your bank account. The settlement payments happens instantly every business day. ORIO will collect payments processed from the previous business day and deposit them directly to your digital wallet or bank account in your preferred currency.

### 2.5 Over 40 Integrations

ORIO partners with some of the most popular trading platforms and POS systems to make reliable and ready-to-deploy merchant integrations.

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## 3. ORIO Platform Features

### 3.1 Platform

#### **Direct Bank Deposits**

ORIO allows receiving of settlements directly to one's bank account in many countries.

#### **Multi-User Support**

Secure sharing of role-based access to an ORIO account is allowed with multiple users.

#### **Cryptographically Secure API**

You can integrate our platform for cryptocurrency payments with our simple yet secure API.

#### **Two-Factor Authentication**

Your merchant account is secured with the two-factor authentication capability from Google Authenticator.

#### **11 Open Source Libraries and SDKs for Custom Integration**

ORIO uses publicly auditable and versatile code to facilitate your custom integration with our API.

#### **Pricing in 150 Currencies**

Prices shown on ORIO invoices can be calculated in any of the 150 currencies.



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## Invoicing in 40 Languages

Our platform accommodates global users with invoices in all major languages.

## National Currency Settlement

Payouts can be received for all transactions in any of the major allowed FIAT currencies or cryptocurrencies or choose a mix of both.

## Payment Protocol Implementation

The ORIO invoices support payment protocols BIP 70 and BIP 73 further securing the direct payment communication as well as Direct Bank Deposits

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## Pricing in 150 Currencies

Prices shown on ORIO invoices can be calculated in any of the 150 currencies. the convenience of clear identification of payment address.

## Ledger Payment Tracking

You can monitor and export data for all cryptocurrency payments received.

## Email, Server, Mobile Payment Notifications

Stay updated with your transaction through mobile, server IPNs and text.

## Direct Money Refunds

Manage over and underpaid invoices and issue coin refunds directly to any digital wallet via your ORIO merchant dashboard.

## 3.2 E-Commerce

### Shopping Cart Plugins

Seamlessly enable multi-currency payments on your website using one of our popular eCommerce plugins.

### Payment Buttons and Hosted Checkout

You can add a multi-coin payment option to your website by just copying and pasting a small script.

### Hosted Integrations

Enable digital currency payments via your eCommerce platform provider.

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## Embeddable Invoices

By displaying invoices directly on your websites, customers can pay without having to leave a page.

## Custom Checkout Forms and Browser Redirect URLs

Customers are redirected through the checkout experience, returning traffic to your site.

### 3.3 Billing

#### Email Invoicing

Clients are billed electronically and you receive rapid payment. There is no wait time and no paper needed.

#### Scheduled Billing

You can invoice on a one-time, daily, weekly, monthly, quarterly, or yearly basis.

#### Integrated Solutions

Improve your digital coin billing preferences using ORIO's integrations with popular billing service providers.

#### Billing Plugins

Include a cryptocurrency payment option to bills sent to clients and customers.

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## 3.4 Retail

### **Multiple User Capability**

Enable adding of multiple users to Digital currency checkout or allow your servers and cashiers to accept cryptocurrencies to your account from their own phones.

### **Mobile Point of Sale App**

Use ORIO checkout to accept cryptocurrencies on tablets and phones for Android and iOS.

### **Web-Based Checkout**

Even without a mobile app, you can access responsive retail invoices using a web browser on desktops, phones, and laptops.

### **Gratuity Options**

Allow customers select from tip percentages or choose their own custom amounts of tip.

### **Direct POS Integrations**

Accept cryptocurrency payments from your native POS software.

## 3.5 Donations

### **Donation Platform**

Accept donations in cryptocurrencies through ORIO's integration with other fundraising platforms.

### **Web-Based Donation Buttons**

Accept donation with a direct, easily implemented web button.

### **Custom Donor Forms**

Customize the way you collect supporter information in donation forms.

### **Hosted Cryptocurrency Donation Pages**

We'll host a cryptocurrency donation page on our site at no extra fee.



## 3.6 Supports

### **Email Availability**

All merchants have access to our industry-leading support team via email.

### **FAQs and Support Guides**

Access our knowledge on the most popular merchant questions and integration mistakes.

### **Dedicated Account Management**

Keep things running smoothly with a team member dedicated to supporting your daily account operations.

### **Forums for Product Feedback**

Propose improvements, give product feedback, and ask questions about our platform on our ORIO Labs forum.

## 4. Enterprise Solutions

### 4.1 Engineering Firepower

The ORIO enterprise engineering services team can develop the tools you require for seamless multi-currency payments integration. We create powerful, resilient infrastructure that develops with our clients.

### 4.2 Global banking and settlement

You can receive bank transfer to all supported countries. Our financial network is constantly expanding for support of more global enterprises.

### 4.3 World-class support, on-demand

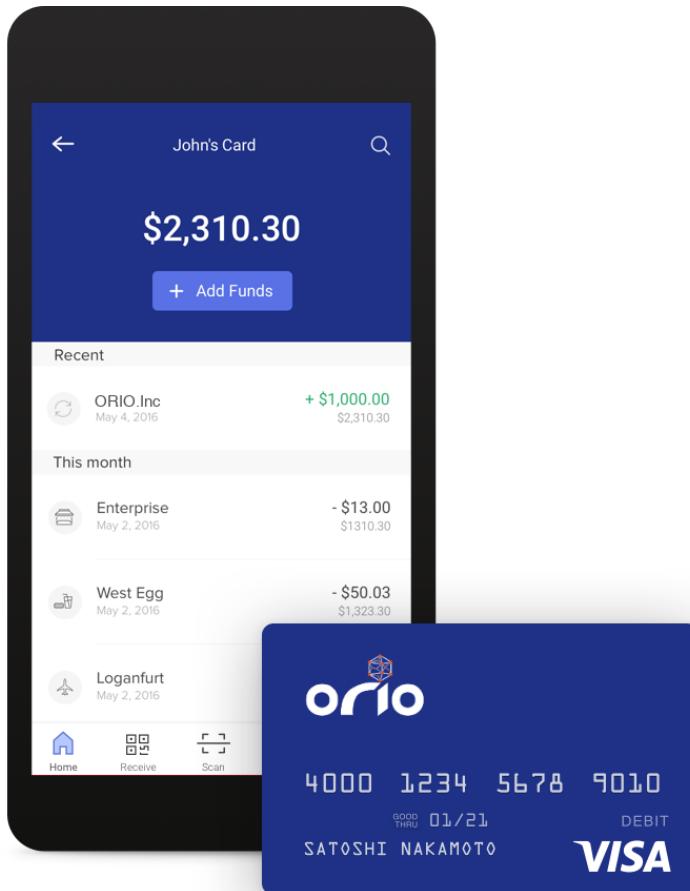
The ORIO enterprise account executives are experienced and dedicated to ensuring that your multi-currency integration is successful. We will provide direct assistance and monitoring required for the smooth running of things.



## 5. The Smart Secure Wallet

Your money. Your Wallet. Your terms.

Manage your cryptocurrency finances in one place with the secure, open source wallet by ORIO.



### 5.1 Stop storing your cryptocurrencies on websites

Not even ORIO can access your money.

With ORIO you get real security using a real wallet. Make a normal wallet for instant payments, or enhance your security by requiring that payments be accepted up to 12 different devices.

### 5.2 Trust that your payments are secure, every time

Sending ORIO to unknown addresses? ORIO's supports Full Payment Protocol to verify and secure payments to enabled services – including all ORIO merchants.

## 5.3 Do more with your ORIO wallet

Access powerful options for selling, buying, and spending ORIO coin. Buy and sell ORIO directly to and from your wallet. Load and manage your ORIO Card, accepted at all Visa® compatible ATMs and by Visa® merchants globally.

## 5.4 Up and running fast with secure ORIO storage

Start using ORIO the right way.

For ORIO, details are essential. Let your wallet be your guide through the basics of ORIO and ORIO security. This platform is carefully designed for new users, revealing all important information and adding powerful features.

## 5.5 Uses 3-sig technology

Secure your money with multiple signatures, or just one. Like a joint-checking account, your ORIO wallet can have multiple users. To send money, the group approves each transaction.

## 5.6 Download Anywhere

ORIO wallet is available for all major desktop and mobile platforms.



## 6 The Debit Card



### 6.1 Turn Cryptocurrencies into dollars

Load your ORIO Card with dollar using any cryptocurrency wallet. Money is ready to spend instantly.

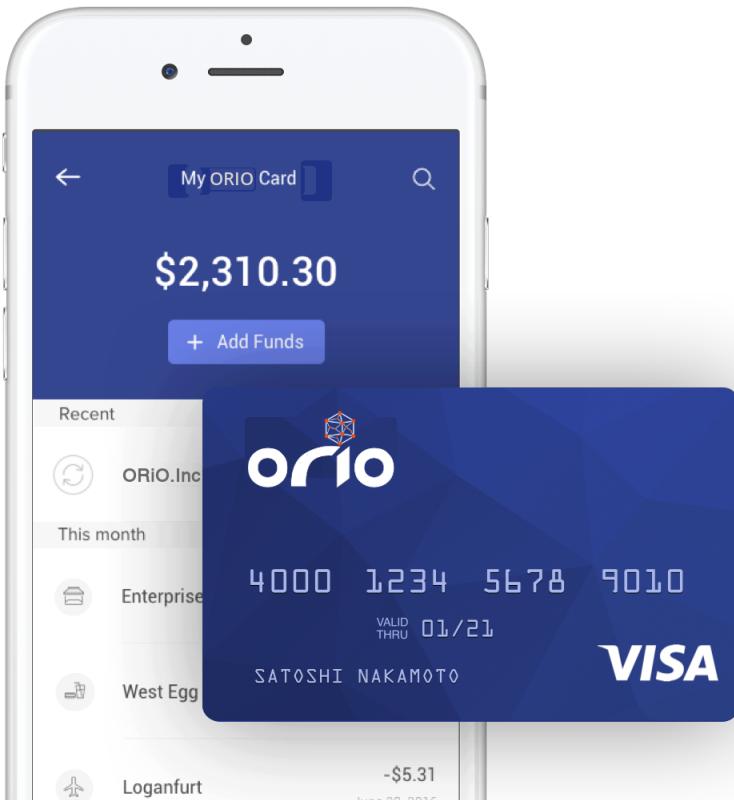
### 6.2 Shop anywhere that accepts Visa®

The ORIO Card can be used to shop online and at any brick and mortar retailer that support payments with Visa® debit cards. Cash can also be withdrawn at all Visa®-compatible ATMs.

### 6.3 Manage your debit card on-the-go

With one swipe in the ORIO wallet, you can monitor and add to your card balance. You get detailed information for every transaction activity and reload dollar amount using ORIO.

## 6.4 How it Works



your ORIO card can be spent anywhere Visa® debit cards are accepted, or withdrawn at any Visa®-compatible ATM.

### 6.5 E-KYC platform

ORIO's e-KYC and mobile onboarding solution is developed with Jumio. Jumio is a highly advanced platform for digital ID verification, helping business minimize fraud and grow revenues while delivering a fast, seamless customer experience. Jumio utilizes computer vision technology in verifying credentials provided by over 200 countries in real-time mobile and web transaction.

#### 1. Order

Order your ORIO card and pay the order fees. Once we've verified your ID, the card is shipped to your home address.

#### 2. Activate

After receiving your card, activate it at ..... and create your cardholder account.

#### 3. Load

The card can be loaded with dollars using any cryptocurrency wallet or by depositing directly through your employer.

#### 4. Spend

Dollars loaded onto

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## 7 ORIO as coupons and reward



### 7.1 Coupons and rewards lacking importance

Coupons are a popular marketing tool for both businesses and their clients. However, every year there are many coupons, airline miles, rewards point that remain unused mainly due to the inefficient distribution of these coupons. This makes the coupons or rewards lack importance with regard to their marketing purpose and customer benefits. For instance, for airline miles and reward points, they take too long before they get substantial value for real world use.

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## 7.2 Our Solution

ORIO will create a universal and decentralized coupon and reward platform for real cash value to be used by all businesses and consumers anywhere in the world.

### - The Benefits for Businesses:

It will excite consumers making them purchase products or services from the businesses that offer ORIO coin as oppose to traditional coupons or rewards program that do not work efficiently. The new coupon will allow businesses sell more of their product.

### - The Benefits for Consumers:

This will be a complete game changer for consumers. It will give them the freedom to use the ORIO coin offered by a business A at business B or using it as fiat currency ( USD,EURO,...) through the ORIO virtual and physical debit card.

## 7.3 Use Cases

### Airline Points

Airline points will be given as ORIO coins, that consumers can use as cash.

### E-commerce :

E-commerce businesses will be able to define and distribute coupons for their existing or potential customers that offer a marketing privilege or voucher offering ORIO coin as a form of coupons or rewards.

## 8 The ORIO token in depth

The ORIO ecosystem is based on an open source cryptographic token named ORIO. Similar to other cryptocurrencies, ORIO is fractionally divisible, fungible, and transferable.

### 8.1 Details

Activity in the ORIO ecosystem is performed mainly using the ORIO token making it an integral element of the ORIO platform and the driver element for its economy.

ORIO token is an open source token conversion protocol based on smart contracts enabling a single party to convert any token to another without requiring a second party to exchange with. End-users can receive, hold, transfer, request, purchase and liquidate ERC20 tokens and other majors altcoins.

The ORIO token will integrate the Raiden Network for scalability, thus will allow ORIO to handle over 1,000,000 transactions per seconds, as opposed to 8 transactions per seconds for bitcoin and 20 transactions per seconds for Ethereum .This will make it a ready digital currency for real world use.

Additionally, it will allow the decreasing transaction cost by seven orders of magnitude, making true micro- transactions on ORIO a reality.

- The ORIO tokens are compatible with ERC20 and EIP228 standards; and other altcoins (made possible by the Shapeshift integration),later additional standards will be supported.
- No fees will apply except for blockchain fees inherent to reserve tokens

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Advantages of Smart Tokens Smart tokens introduce multiple advantages over the traditional exchange model:

1. **Continuous Liquidity** - Since purchasing and liquidating is done through the smart contract, smart tokens are always liquid, irrespective of their trading volume.
2. **No Extra Fees** - The only mandatory fees applied by a smart token are the blockchain platform fees (gas) which are relatively low.
3. **No Spread** - Since the price calculation is done algorithmically by the smart token, the same price applies for purchasing and liquidating the smart tokens.
4. **Predictable Price Slippage** - Smart tokens allow pre-calculation of the precise price slippage, based on the transaction size, before it is executed.
5. **Lower Volatility** - A smart token with a 10% CRR (for example) is comparable to an exchange with 10% of the entire supply of a token in its order-book at all times, forming substantial market depth. In a typical crypto-exchange, the share of the supply in the market depth at any given moment is well below 1%. The higher the CRR, the lower the smart token's price volatility. The lower the CRR, the more "new credit" is created relative to the original reserve amount.

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## 8.2 Token Value Formula

The ORIO token is an open source token conversion protocol based on smart contracts enabling a single party to convert any token to another without requiring a second party to exchange with.

Price-discovery mechanism of the ORIO token is designed as follows:

- A key component is a Constant Reserve Ratio (CRR) – a reserve ratio set by the creator of a smart ORIO token.
- The price is calculated based on CRR, the smart ORIO token's current supply and reserve balance:

$$\text{Price} = \frac{\text{Balance}}{\text{Supply} \times \text{CRR}}$$

- Smart ORIO tokens can be purchased or liquidated (sold) at any time directly through their smart contract
- The model is designed in a way that the current price of the token is constantly readjusted towards an equilibrium between the purchase and liquidation volumes. As a result, the price of the smart token is calculated over time, following every order, instead of being determined by two matched orders in real-time.

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## 8.3 Price Calculation Per Transaction

The actual price of a smart token is calculated as a function of the transaction size

R - Reserve Token Balance

S - Smart Token Supply

F - Constant Reserve Ratio (CRR)

- $T$  = Smart tokens received in exchange for  $E$  (reserve tokens), given  $R$ ,  $S$  and  $F$

$$T = S((1 + \frac{E}{R})^F - 1)$$

- $E$  = Reserve tokens received in exchange for  $T$  (smart tokens), given  $R$ ,  $S$  and  $F$

$$E = R(1 - \sqrt[F]{1 - \frac{T}{S}})$$

[Mathematical proof available](#)

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## 8.4 Token Creation

### **ORIO Token Sale**

The sale event will start on October 18th and continue for 30 days, or until the sale cap of ETH is reached. The creation will be capped upon receipt of 300,000 ETHER Participation. If the cap is reached before the end of 30 days, the crowdsale will automatically close. No more TKN will be created after this period.

Instructions will be published on the ORIO.IO website. ORIO price will be fixed (in ETH & BTC) throughout the sale. The ORIO price will be published on the ORIO.IO website before the sale starts.

### **After the ORIO Token Sale**

ORIO has prepared all required documentation to be listed on several exchanges. We are currently talking with a few exchanges and plan to be listed on at least one immediately after launch.

Also, ORIO will deposit 50 % of the ORIO market cap as the Ether reserve for the ORIO token (details on the CRR will be outlined in the crowdsale launch announcement), enabling continuous liquidity to Ether for any ORIO token holders.

## 8.5 Token Distribution

To finance ORIO's road map, ORIO will conduct a token sale of an initial supply of ORIO tokens. ORIO will be sold at a constant price (in ETH) and the initial supply will depend on amount of ORIO sold. As of the conclusion of the sale, the distributed ORIO will constitute the entirety of the available liquid supply. A portion of the supply would be pre allocated to the ORIO team as the founding member of the platform, in a long term vesting schedule. Major portion of the allocation in the reverse will be used for bringing further strategic partners to the ORIO platform.



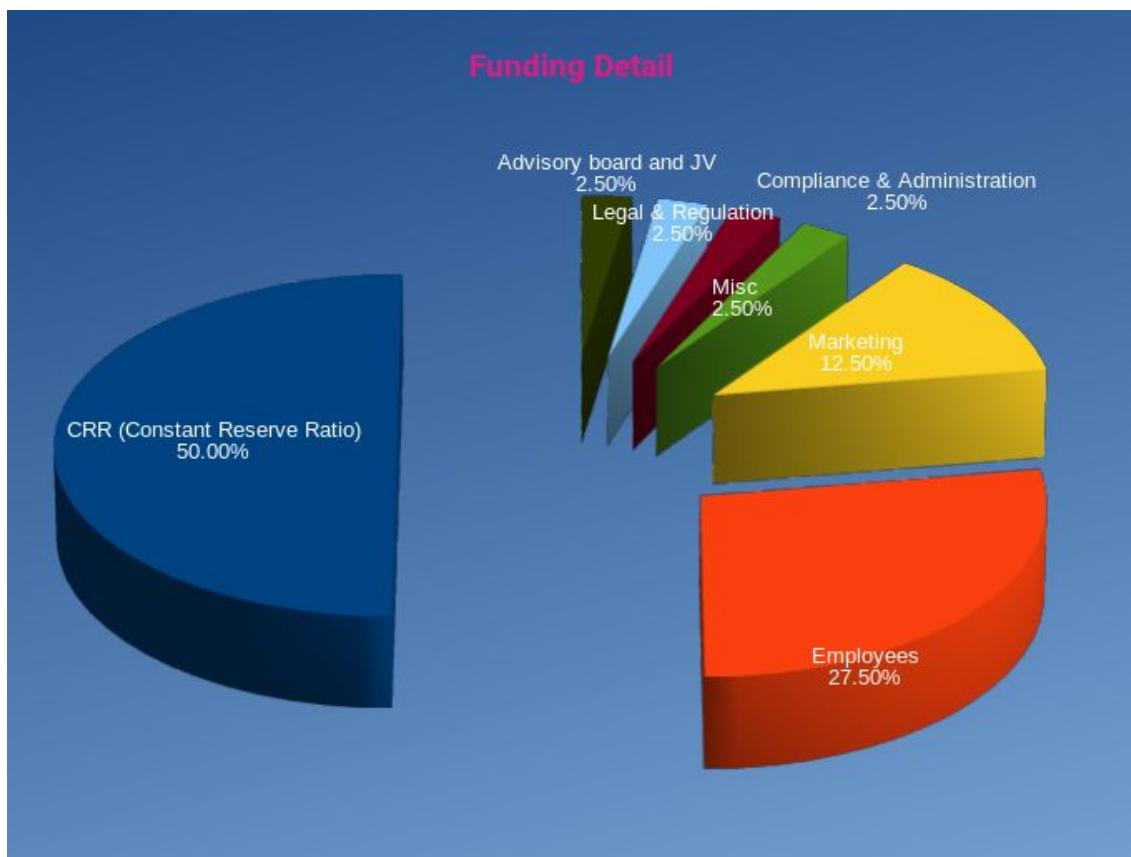
The ORIO distribution is summarized in the table below:

Supply Percentage (%)	Beneficiary	Special Terms
27.5 %	Token Sale Participants	Coins cannot be transferred until end if token sale period
12.5%	Founding team	Uniform 12-month vesting schedule
10%	Future talent pool	Uniform 24-month vesting schedule
50 %	RESERVE	The reserve will be used for acquiring strategic partnership

## 9 Funding

### 9.1 Funding Breakdown

Funds raised during the ORIO token Creation Event will be used solely for the benefit and development of the ORIO platform. The level of funding received dictates the distribution of funds, however, our ORIO token reserve structure allows us to reduce the variability in what can be achieved. The figure below summarizes the ORIO project's expected use of proceeds, assuming we raise 600,000 Ethereum. denominated in ETH in our token sale.



## **Research Development - 27.5 %**

Developing the ORIO platform involves substantial R&D expenditures. As described in the roadmap and development section above this will involve the building of the technology. This includes: the open source app, payments network integration, smart contract systems, exchange integration, server-side code, and all other components of the ORIO platform.

## **Marketing - 12.5%**

Our marketing efforts include enhancing cooperation with potential providers and operators in order to allow as many of them to integrate with ORIO. This long-term plan will also involve exploring synergies that are successful for both parties. In addition, we plan to focus efforts on direct sales and marketing to drive this business and the value of ORIO token. We intend to put as much time and money into these we possibly can so as to maximize the value of the ORIO platform and the token and dominate this post-bank era. Extra funds contributed during the token sale will be allocated here as well.

## **Legal - 2.5%**

Setting up a global financial services operation will involve various legal costs. Certain services planned for the ORIO platform, such as 'token to fiat' and 'fiat to token' exchange, may demand proper regulatory licences and approval in some jurisdictions. Even though these legal requirements are not typically difficult to acquire, they incur costs such as operational, capital, and bonding.

The expected breakdown may be altered as the project progresses.



## ORIO Token Sale Event Schedule

<b>Stage 1</b>	September 1
	Announcement of ORIO tokens Crowdsale
<b>Stage 2</b>	September 27 - October 17
	ORIO token presale
<b>Stage 3</b>	October 18
	Start of ORIO tokens crowdsale
<b>Stage 4</b>	November 18
	ORIO tokens sale Event closes
<b>Stage 5</b>	November 30
	ORIO tokens distribution
<b>Stage 6</b>	December 1
	ORIO token listing on recognized exchanges

## PRODUCT DEVELOPMENT PLAN

- Q1 of 2018 : multi-cryptocurrency smart wallet creation
- Q2 of 2018 : multi –cryptocurrency payment gateway launch
- Q3 of 2018: ORIO app launch
- Q4 of 2018: virtual and physical ORIO debit card launch; coupon and reward program launch

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## 11 Team



**Wilfried Kouadio**

CEO & Founder  
Engineering Physics  
Serial Tech Entrepreneur (IOT, AI, Blockchain)



**Navin Manaswi**

Blockchain Architect  
Mentor of AI companies, Deep Learning  
Researcher, Chief Data Scientist, Author,  
Speaker, Trainer and AI Evangelist



**Toshendra Sharma**

Advisor  
Instructor, Blockchain, & ICO Consultant  
Founder of Toshblocks



**Ananda Swarup Mukherjee**  
UI/UX and CMS Developer  
Founder of Navdisenyo



**Michael Hermann**  
Marketing Advisor



**Trevor Bassarabie**  
ADVISOR  
(Investors Relations)



**Benjamin Theobald**  
Advisor  
(Ico Chief Communicator)



**Michiel Triebert**  
Advisor  
(Ico Marketing Strategist)

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## 12 Risk

The following are the risk factors related to the ORIO business in general and the Token Sale event in particular.

- ORIO may fail to reach the target sale amount and may not have sufficient funds to execute on its business plan.
- The ORIO token may be significantly influenced by digital market trends and its value may be severely depreciated due to non-ORIO related events in the digital currency markets.
- ORIO is a complex software platform whose launch may be significantly delayed due to unpredicted development barriers.
- Competition may introduce similar or better multi-currency market solutions and cause ORIO to loses market share and eventually fail to deliver on its business goals.
- Digital currencies are extremely volatile and ORIO token may suffer from the volatility.
- International regulations and laws may render the ORIO trade impossible.
- Usage of ORIO tokens may come under the scrutiny of governmental institutions.
- The ownership of ORIO tokens may fall under new and unforeseen taxation that will erode ORIO benefits.
- ORIO may fail to create the required acceptance and momentum for the ORIO token which may lead to low liquidity and depletions of trades.
- The plans and positions outlined in this white paper may be modified as the project progresses.

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## 13 Contact

[contact@orio.io](mailto:contact@orio.io)

[Read more on our website](#)

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