

Spec Will register//

Problem to solve: Last wills, which can't be found are non-existent and won't be respected. We want to build a solution, where a last will can be stored safely, updated and finally be accessible to persons pre-defined by the testator.

Intro:

We need a register, which can store text files (wills) and later also video files of our users in a way, which assures, that the files were actually produced by the person owning the account (Identification), that the given document is immutable, can't be forged or destroyed by third parties (safety) and holds as a proof that the document was registered at a given moment in time (timestamp).

The user should have the possibility to access his document at any time - as can every person who is granted access (for example the will executor, a lawyer, notary etc). The user should also have the possibility to upload a new file at any time and be assured, that the newest file is actually the newest. Legally, every new will replaces the old will as far as validity is concerned.

Our register should have different features/layers, like: Identification, a personal account, notarization of the document, notification, payment.

Accessing the document for others than the user goes similar through: identification, payment, access

I. Website, Identification, creation of a personal account/

Identification could happen in different ways, either one of the following or a cumulative solution Log-In through social media, upload of ID, ID-now connection through video; face recognition through AI. For the MVP, a basic solution is absolutely sufficient.

The personal account should have a namespace, accessible by a password

II. Personal Account

The account could work like an asset container (mosaic in nem terms), where the document is stored. New uploads of documents could be done by creating a sub-account of the mosaic.

III. Upload of files into the asset container

Drag & Drop solution. User writes a will by hand, takes a picture of it or scans it, and uploads it in his account.

The document (or later videos) themselves will be stored on a decentralized database (e.g. IPFS)

The document will be hashed; the hash will be stored on our private nem blockchain and in addition on the public nem blockchain.

On the private nem blockchain we will issue a token, with characteristics like: payback, dividend payment, earning more tokens with referrals. For the tokens we will need a secure wallet built-in.

IV. Payment

User pays in fiat (paypal, sepa, credit card etc. or in our token (if he has any, for example through referrals)

When paid, he gets a notification to his email-account that he has registered the document.

IV. Notification/Access to the document

User can decide if he wants to notify others about the existence of the will or not. In any (normal) case, the heirs or anyone else normally only should have access to the file after the death of the testator. In the first case, the user will name the persons identity („beneficiaries“) to whom access should be granted after death. Those beneficiaries could get a general message at this point saying: „I uploaded my last will in the register xy and you can access it after my death“

- the beneficiaries could then produce proof of identity to get access to the passwords after „proof of death“ (through a death certificate for instance);

In the second case, we could imagine, that we inform the beneficiaries when death occurs.