



WHITE PAPER

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THE 'WORLD BLOCKCHAIN INITIATIVE' (WBI)

is on a mission to develop
the world's most cost-
effective and developer-
friendly, Consumer and
Enterprise Blockchain
Platform.

VISION:

Blockchain Technology is going to considerably improve financial services, cloud computing, data analysis, security and storage, supply chain logistics, social networks, voting, healthcare, income inequality, accounting, contractual arrangements and so much more, and WBI will be at the forefront of product innovation.





Introduction

WBI is a community owned and operated blockchain ecosystem designed to decrease existing barriers to entry in blockchain technology for both users and developers. At this time, most blockchain currencies and tokens are only accessible through mining or trading on cryptocurrency exchanges. The default 'reserve currency' is Bitcoin with some limited trading pairs available through early alternative cryptocurrencies including Litecoin and Ethereum.

For a new crypto currency market entrant, there are only a few traditional currency (USD, Euro, etc.) conversion platforms to enter the market. These platforms are often limited to traditional currency pairs only allowing purchase of Bitcoin, Bitcoin Cash, Litecoin and Ethereum. For an individual who wishes to buy tokens allowing access to one of the several hundred new and developing platforms in blockchain technology, the process is far more complicated, time consuming and risky. This creates a barrier to entry for these platforms.

If we want blockchain technology to be accessible to as many people as possible, we must simplify the way in which individuals and business can enter this market, store, and trade blockchain tokens. We need account interfaces which make it easy for users to keep track of their tokens and engage with blockchain applications as easily as they do now with existing online platforms.

We intend to create a full service financial institution with total cryptocurrency integration. This entity will provide all of the traditional banking services and more:

- Funds transfer (wire and peer-to-peer)
- Payment processing
- Merchant servicing
- Debit cards
- Bill payments
- Checking
- Savings
- Issuing credit

In addition, users will have the ability to:

- Track and spend digital currencies in a single account.
- To connect their account with any existing digital currency trading platform.
- Access applications built on our independent EOS blockchain platform.
- Securely recover their account if the private keys are lost.

Our goal is to allow users to link their cryptocurrency trading accounts directly with their financial services account for a comprehensive combined account equipped to interact seamlessly with the emerging digital currency economy. We intend to create and launch a compliant financial institution for handling fiat currency transactions, while allowing our trading platform partners to manage digital assets transactions. This will be the first phase of our project. Once completed, this lays the foundation for the development and deployment of applications on our platform easily and cost effectively.





Developers can design and build their applications knowing they will have no problem opening a financial services account for their business. Merchant processing will be available allowing them to convert digital and fiat currencies into any payment form they desire. If a developer feels they need a token to successfully launch their business, they can create a unique token on our network at any time. The network's compute power, data storage and bandwidth is available by simply purchasing our Worbli token. Once the application is ready, developers will know they have everything they need to successfully launch their application and share it with the Worbli community of users.

The Current Problem

In its current state of development, blockchain technology is largely inaccessible to the vast majority of people due to limited awareness of the technology, its complexity, and lack of user-friendly decentralized applications or "dApps". Although progress is being made, there is much to be done before blockchain technology is accessible enough to the average user and can become the revolutionary technology we know it can be.

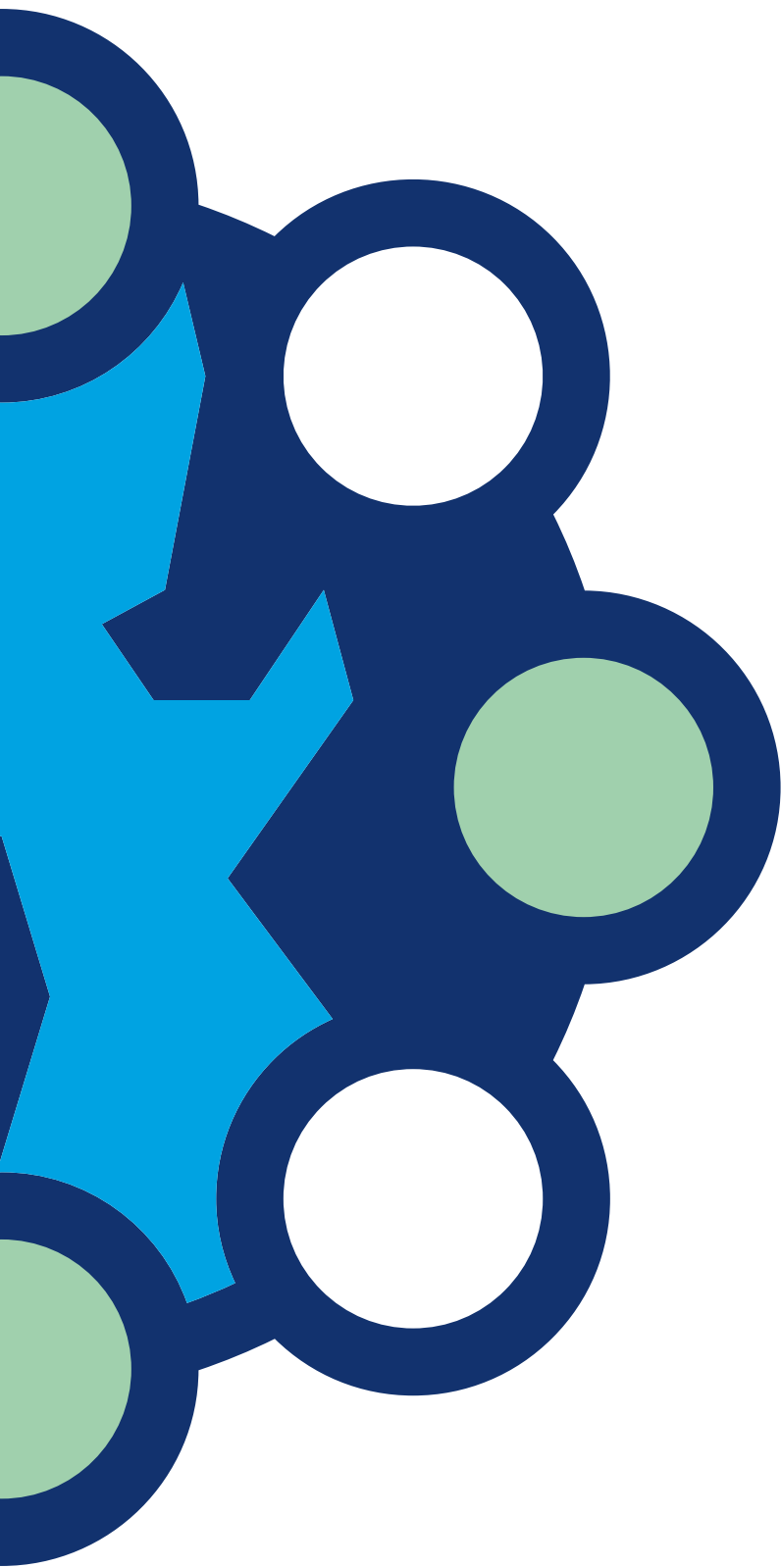
Without an effective and efficient means to obtain blockchain tokens, one cannot expect the vast majority of consumers to engage in the emerging blockchain business sector. No matter how innovative or inexpensive a blockchain dApp might be, if a consumer needs to weave through numerous transactions and run the risk of losing their funds during each transaction, it's not a stretch to suggest that widespread adoption of blockchain technology is unlikely until this problem is solved.

WBI intends to close the gap for users and service providers by creating a compliant financial services account allowing both users and merchants to buy and sell the bulk of available blockchain tokens in two transactions. Through the integration of a globally compliant financial services institution and cryptocurrency trading platforms, users will only need a single account to store, buy and trade their blockchain assets.

With the native infrastructure available via a fully programmable blockchain ecosystem, developers need not look further to build and deploy their dApps. Our platform provides the compute power and data storage to host the dApp's software securely, and is more cost effective than legacy cloud or hardware server deployment. Combined with an integrated suite of financial services, we believe developers will find the WBI blockchain meets all of their needs to launch their dApp. In addition, developers can feel confident in the full compliance of our user accounts and financial services.

A secure, compliant and cost efficient foundation with integrated financial services provides the infrastructure to build a vibrant ecosystem of dApps. As we complete the first phase of deploying the infrastructure we intend to recruit developers interested in creating a diverse offering of blockchain applications. The WBI Core Team and community will continue to develop or support independent projects to meet the community's needs and enhance the options for developers over time. Our vision is to create a robust ecosystem of decentralized applications and services.





The Solution

DEPLOY a flexible and adaptive blockchain infrastructure capable of hosting applications developed in any programming language.

INTEGRATE natively with existing financial infrastructures by leveraging blockchain technology to develop a financial institution, tools, and services.

RECYCLE network transaction fees within the economy to fund individual basic income accounts as a reward for participation and investment in the network.

LEVERAGE existing blockchain platforms, tools and services when applicable to create partnerships and reduce the need to develop every necessary component from scratch

REDUCE barriers to adoption for users and developers.

CREATE a new economic model that rewards businesses and customers for their participation in the economy.

The Current Process to Buy & Sell Cryptocurrency

11 TOTAL
Steps ~7-11% Fees
~8-17 Days



6 TO BUY
~5-7% Fees
Steps ~5-10 Days

5 ~2-4% Fees
Steps ~3-7 Days

How to Buy & Sell Cryptocurrency with WBI

1. CREATE ACCOUNT

User creates an account with WBI. Verification can take up to **24 hours**.



Creating a new trading account, or logging into an existing account with one of WBI's exchange partners (**minutes**)

4
Steps

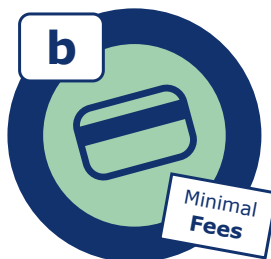
TOTAL
Minimal Fees
~**1-8** Days

2. FUND ACCOUNT

Users account is approved allowing the user to buy cryptocurrency by:



Linking an existing banking account then wiring funds to their trading account (**2-4 days**)



Depositing cash to the ATM/Debit Card provided by WBI to deposit cash/check/money order to their WBI account allowing the user to trade (**1 day**)

3. TRADE / BUY / SELL CRYPTOCURRENCY

User purchases any cryptocurrency through WBI's exchange partners (**minutes**)

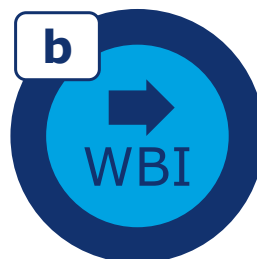


4. WITHDRAW

Through WBI's platform, the user is able to:



Wire fiat funds to another account as needed (**2-4 days**)



Transfer funds directly to other WBI users for free (**minutes**)



Withdraw fiat via an ATM (**minutes**)
When the user withdraws, they would select if they want to withdraw from 'fiat account' or a 'crypto account'
If user selects 'crypto account' the equivalent cryptocurrency is sold immediately through their 'exchange account' and converted to fiat immediately



Withdraw fiat to another countries currency on demand for a small fee (**minutes**)



Pay bills directly (**minutes**)



WBI Executive & Advisory Team

Domenic Thomas - CEO

Domenic Thomas is an entrepreneur experienced in full business cycles from startup to expansion of the core business. He has over 15 years experience as an entrepreneur and business consultant.

Domenic received an MBA from Johns Hopkins Carey Business School in 2015, as well as two degrees from University of Southern California in Environmental Studies and Political Science. Domenic has a special interest in solutions to improve healthcare delivery efficiency, reduce income inequality and improve data security.

Domenic has been consulting in Blockchain Technology since 2016, volunteering his time to the Core Leadership Team at FLO (Florincoin) one of blockchain's original networks (est 2013). He has consulted across various industries including Digital Marketing, Healthcare and Automotive. Domenic is driven by ideas that help people take control of their personal authority and improve their economic opportunities.

Craig Kellogg - Chairman of the Board

Craig Kellogg has been a leader in banking technology and fintech firms for almost 20 years. He has led strategic initiatives for companies including Wells Fargo, US Bank, and GE Capital, with whom he was the Vice President of Technology.

Craig's career highlights include leading these organizations through significant transformational change including many mergers, acquisitions and technological evolution.

In addition to Craig's experience in Corporate America, Craig has an entrepreneurial spirit. He has incubated an investment cooperative and invested in numerous small businesses. Craig has an MBA and BSc in Information Technology, and is certified as an IT Auditor and Project Manager.

Jeff Anderson - CFO

Jeff Anderson is a seasoned fintech professional with over 30 years serving in various Finance, Operations & IT positions with GE Capital. Jeff held key customer interfacing, back-office leadership, and business analytics positions as GE Capital grew to become a dominant force in the fleet management industry.

Jeff is leading WBI's financial organization as he aims to break new ground in blockchain financial services. This is a continuation of a career where Jeff has seen mainframe systems, turn to client servers, and now the decentralized world of blockchain technology.

Jeff's a passionate leader with keen interests in business analytics, customer service and process improvement.



Laura Magnano - CMO

Laura Magnano is a Marketing Specialist with over a decade of experience leading and mentoring digital marketers across a variety of global and local businesses within the technology, lifestyle and beauty industries.

Laura has a keen interest in technology and cyber security, studying Counter Terrorism and Cyber Forensics. During her studies, Laura learned of her passion for psychology, consumerism, strategy and data, which she combined to commence her marketing career.

She has an unhealthy obsession with making marketing better by integrating cross-channel strategies, and loves to lecture on why data plays a pivotal role to the success of marketing campaigns. Laura gets excited by businesses who are equally passionate about their growth as she is.

In her spare time, you can find Laura driving far away from the city to explore nature. When she's not busy behind the wheel, she's blogging about the cold hard truths of marketing and contributing to the Core Marketing Team for the FLO blockchain (Florincoin).

Robert DeWilder - CTO

Robert Dewilder is a senior technology professional with 16 years hands-on experience managing large scale technical infrastructures, global digital supply chains and new applications. Robert's most recent role is the Director of Global Information Technology at Sony Music Entertainment where he has held this position for over 10 years.

Robert has progressed from Systems Administrator, Developer, Architect and Manager to Directorship. With considerable international experience, Robert is confident leading teams of domestic and offshore developers, as well as managing non technical business expectations, objectives and budgets.

Robert attended the University of Southern California where he completed a degree in Computer Science. He's certified in Machine Learning, Game Theory, Data Analysis and Statistical Inference to name but a few and will be using all of these to World Blockchain Initiatives advantage.

David Packham - EOS Specialist

David has over 20 years experience in banking, asset management and FinTech, working for major institutions including Credit Suisse and Goldman Sachs.

David is a passionate decentralist committed to bringing about the world changing benefits from blockchain technologies. As well as being highly involved in the upcoming EOS.io blockchain launch in June 2018, he is co-founder of EOS42.io Block Producer.

David has an MSc from City University in London, and additional blockchain experience including a Hyperledger developer qualification and in Blockchain Strategy from the University of Oxford.



WBI Legal Compliance Partner

Holland & Knight LLP

Holland & Knight is a global law firm with more than 1,250 lawyers and other professionals in 27 offices throughout the world. Their lawyers provide representation in litigation, business, real estate and governmental law. Interdisciplinary practice groups and industry-based teams provide their clients with access to attorneys throughout the firm, regardless of location.

Holland & Knight will provide WBI with guidance on all legal and compliance issues.

WBI Financial Compliance Partner

WBI have enlisted a “big 4” accounting and consulting firm. We expect to lean on their guidance for finding us a suitable auditing firm and to help guide us through various financial compliance issues as we build our financial institution. It is their standard policy to not be mentioned in promotional materials so we cannot name them here.

Fundraising Plan

WBI intends to raise funds through a series of funding rounds. Our tokens will be sold to fund the project and allow entrepreneurs and users to participate in the economy. The WBI token is a true utility token as it represents access to network resources like compute power, storage and bandwidth. It has no other value or use outside of the WBI network. The token will be coded according to the standards issued at the release of the open source EOS blockchain software. WBI may add additional features to the token as needed to meet the needs of the network and community.

We will continue to seek legal counsel to advise us on the most effective and compliant way to raise funds for the project. Our initial focus will be accredited investors and established investment groups. Through the advice of our legal counsel and the fundraising consulting firm we have contracted with, we will explore additional avenues to try and distribute the token allotment as widely and diversely as possible. Legal and financial compliance is our top priority.





The Community

The WBI Non-Profit Foundation, aka World Blockchain Foundation:

- Project Software will be open sourced, with some potential patent applications for proprietary technology - all community owned
- Decentralized decision making by the community for all macro economic decisions
- Day to day operations, marketing, and general project management executed by core team
- Community owned entity
- Total financial transparency
- Board of directors with 2 representatives from the executive team, 2 elected positions from the community serving annual or semi annual terms, 3 recruited individuals with expertise/ experience relevant/necessary to the success of the project, voted on by the community with a simple majority.
- The Board members will be elected annually to continue their service or be replaced by newly elected members through an annual community vote.
- Board will provide guidance and approval for:
 - a. Executive contracts and compensation
 - b. All budgets
 - c. Strategic planning

Community Governance

An integral part of any community driven project is access to information and influence over the direction of the project. Blockchain has created the first opportunity in human history to create decentralized governance models. The security features and trustless nature of smart contracts opens the door for anonymous and secure voting processes. Initially we expect to identify an existing software solution to allow for direct community voting on important decisions. There are some EOS voting applications currently in development, along with Decred and HST which we are monitoring and in close contact with the developers/team. We believe for blockchain to achieve its full potential, we must rethink traditional business models which typically employ a “top down” approach.

The initial core team will be tasked with getting the project started and funded. Although the ideal may be to reach a state of complete decentralized governance, we do not see it as practical at the outset of a project. If every project decision must pass through the entire community for reflection in order to move forward, there is likely to be limited progress. Our vision is to start with a hybrid model and aspire to expand the influence of the community over time. We propose to take the ideas presented in this whitepaper and to make them a reality. As the project moves forward we intend to steadily implement greater community involvement in decision making. We will run a fully transparent corporation during the start up phase as a measure of good faith in our intention to evolve into a complete, community owned project.





The World Blockchain Foundation will be one of the first steps in realizing a truly community owned project. If the foundation is an independent entity and answers to the community and its elected board of directors, this provides the infrastructure required to realize a truly community driven project. Blockchain may hold the potential for decentralized corporate models we have yet to discover. However we will not get there right away considering the necessity of needing to comply with existing business and corporate laws. There are no rules and regulations which currently exist that we can look to for guidance. So we expect we will be creating and improving the model over time as a community.

The WBI Economy

The WBI Economy holds at its core, the idea that all participants in an economy provide inherent value. The sharing economy best describes the core principles of the WBI economic model. We believe all participants deserve a share in the financial success of the network. Our goal is to create as many opportunities to participate in the economy as we possibly can. An efficient economy utilizes its resources in a way that minimizes waste and maximizes value.

The Sharing Economy, which is also known as the Shareconomy, Collaborative Consumption, Collaborative Economy, or Peer Economy, are a common academic definition of the term refers to a hybrid market model (in between renting and gift giving) of peer-to-peer exchange. Such transactions are often facilitated via community-based online services.¹

If blockchain is capable of realizing the economic efficiencies most think it is capable of, and we believe this to be true, then there should be excess financial resources made available through realizing these efficiencies. For example, if a typical e-commerce platform is generating \$1,000,000 per month in gross sales and utilizes PayPal as the merchant processor. The standard merchant fees for PayPal are 2.9% + \$.30 per sale. If the business were to have 10,000 sales with an average amount of \$100 per sale transaction, then the total monthly fees paid to PayPal would be \$32,000. If we are able to cut those fees in half by using blockchain token payments and a direct fiat conversion service through our financial services business, that would be a direct savings of \$16,000 per month.

There are secondary benefits which are more challenging to quantify. An e-commerce platform hosted on our blockchain would benefit from additional financial savings in the form of cheaper hosting for the software and data as well as far superior security through blockchain's encryption features and immutable ledger recording all transactions. Depending on the traffic, user base and size of the businesses product catalog, the savings would rise as the business grows. Knowing that your client's sensitive data is secured is something you can't quite put a price on, but it would surely be a major selling point for users and entrepreneurs to know their sensitive financial data is highly unlikely to be stolen.

¹ https://en.wikipedia.org/wiki/Sharing_economy





Community Rewards

As the network and amount of developers using the network grows, we expect to harvest a portion of the network's financial success and contribute a percentage of the funds to a community rewards pool. The more businesses and applications successfully launched on the platform, the greater the pool of funds becomes. This incentivizes users to reach out and encourage their social networks to participate in the platform and aligns the incentives of both entrepreneurs and users to see the platform achieve success. The rewards pool is a feature we hope to implement in the future when the economy has achieved prolonged and sustainable success.

We understand a rewards pool cannot be created out of nothing. It must have real value creation to support it. However a large community provides a built in customer base for any start up in the economy. Users are incentivized to spend within the platform's economy whenever possible as they receive rewards for doing so. We know there are many programs in the traditional economy built to secure and incentivize customer brand loyalty. Our plan is to create an innovative model allowing everyone in the community to benefit from the success of the platform.

In the spirit of a community owned project, we expect the rewards pool concept to be developed in time through a cooperative community effort. At the outset of the project, it is too difficult to abstract financial projections or utilize any real data to allow us to clearly define the model at this time. So we felt it best to leave the development and ultimate decision making of the rewards pool to the community. As the platform matures and we have real data to work with, we feel it will be much easier to create something that works in the best interest of all stakeholders. We chose to mention the idea at the outset of the project, because it is a core value and aspiration of the project in the future.

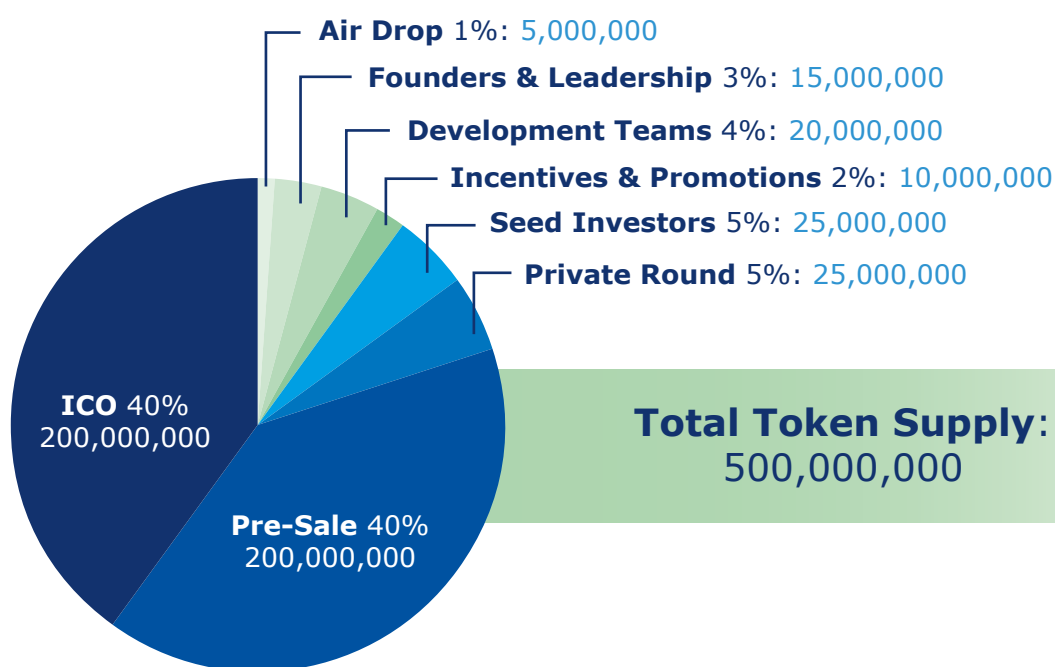


WORBLI Token Issuance

WBI's total supply for initial WORBLI token distribution is 500,000,000 tokens. These will be distributed through a series of issuances to be concluded at the end of our final fundraising round. We expect the platform to eventually host a robust and thriving economy full of decentralized applications providing various products and services to the community. We want to incentivize users to spend the WORBLI tokens by creating value beyond merely holding the WORBLI token as a speculative venture.

If we successfully attract developers to build applications on our network and provide some fundamental utility through services like data storage, compute power and the financial services we intend to rollout, there will be many options to use the WORBLI tokens in exchange for real world value. Therefore we do not want a deflationary token issuance, nor do we want to create artificial scarcity through a limited supply. Of course we still expect the WORBLI token value to rise in price over time, however we do not intend to make this the only reason for an individual to purchase and hold the tokens.

After the conclusion of the ICO, future WORBLI token issuance will come through token creation as a reward to Masternode operators, otherwise known as "Block Producers" in the EOS software platform. Masternodes will provide various services to the network and we expect these to grow over time. Initially masternodes will help facilitate network transactions, produce new token blocks, provide network services (data storage, computer power, bandwidth) and keep a record of all blockchain transactions. Masternodes will be awarded a portion of the annual pool of newly created tokens. The annual token inflation rate is from 1% to a maximum of 5%. Block Producer rewards will be decided annually through a community vote. Current estimates are expected to fall in the 2% to 3% range. One must remember there are no network fees on transactions on the EOS blockchain. So Block Producers only collect incentives from the annual token inflation rate.





Pre-Sale Token Price & Bonus Schedule

| | | | | | |
|-------------------|-----------------|---------|-------------|---------------------|--|
| Token Price | | \$0.10 | | | |
| Bonuses | | | | | |
| Token Start Range | Token End Range | Bonus % | Tokens Sold | Bonus Tokens Issued | |
| 1 | 25,000,000 | 25% | 25,000,000 | 6,250,000 | |
| 25,000,001 | 50,000,000 | 20% | 25,000,000 | 5,000,000 | |
| 50,000,001 | 100,000,000 | 10% | 50,000,000 | 5,000,000 | |
| 100,000,001 | 183,750,000 | 0% | 83,500,000 | 0 | |
| | | | 183,750,000 | 16,250,000 | |

ICO Token Price & Bonus Schedule

| | |
|-------------|------------------|
| Token Price | \$0.25 |
| Bonuses | To Be Determined |

Use of ICO Proceeds

| | | |
|---|--------------|--------|
| Estimated Proceeds From Token Sale | \$47,000,000 | |
| Estimated Allocation of Proceeds | | |
| 1. Banking Industry Company Acquistions and Equity Partnerships | \$15,000,000 | 31.91% |
| 2. Marketing and Business Development | \$11,000,000 | 23.40% |
| 3. Research and Software Development | \$10,000,000 | 21.28% |
| 4. Taxes on revenue from token sale | \$5,500,000 | 11.70% |
| 5. Operational Reserves | \$3,000,000 | 6.38% |
| 6. Opertaional Expenses | \$1,500,000 | 3.19% |
| 7. Legal and Regualtory | \$1,000,000 | 2.13% |

| | | | | | | |
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THE WBI TECHNOLOGY

Blockchain

Through our discovery phase we reviewed numerous blockchain software code bases. One of the critical choices was whether or not to build our own blockchain from the ground up, use an existing blockchain and fork the code or build a programming layer on top of an already operating blockchain platform. After considerable research we decided an existing blockchain platform was already available to meet the present and future needs of the project. We will start the project by creating an ERC-20 token to facilitate our fundraising efforts.

Our technical platform will use the EOS blockchain as its foundation. We will build and host our applications on our own EOS platform instance. EOS is an open source software available to anyone who wishes to launch an instance of the blockchain to build applications on. Once the EOS blockchain software is made available to the public, we will begin the process to launch our independent EOS blockchain. After launch we expect to swap all of our outstanding ERC 20 tokens for our newly created EOS blockchain token. We expect the EOS blockchain to launch on June 1st, which is their expected launch date based on their current roadmap. Considering the high profile of the EOS blockchain in the cryptocurrency sector, we expect trading platforms to rapidly adopt any standards required to enable trading of native EOS tokens.

One of our top priorities is to make the value proposition attractive for entrepreneurs interested in creating dApps on our network. We also expect our network to interact with the public EOS blockchains and allow applications to run on multiple EOS networks as the ability to do so is implemented. Our EOS blockchain will be independent, but not private and therefore will not exclude anyone wishing to deploy a dApp on our network. We hope to see a cooperative relationship emerge in time between the EOS public blockchains and many independent EOS networks such as ours.



Why EOS?

We believe the EOS blockchain is an incredibly innovative and robust network in the blockchain sector. Not only does EOS intend to lead the field in technical development and ease of use, but they share our strong social values of building a sharing economy model benefiting as many people as possible. This creates a strong alignment of values and technological synergies between both projects.

EOS Standard Features:

- Permissioned accounts
- Private key account recovery
- Private messaging
- Network resources
 - a. Bandwidth and Log Storage (Disk)
 - b. Computation and Computational Backlog (CPU)
 - c. State Storage (RAM)
- Block consensus model
 - a. Delegated Proof Of Stake (DPOS)

WBI Software Development Projects

1. Launch a Financial Services Institution
2. Financial Services software integration for trading platforms
3. Custom user account interface
4. Custom developer account interface
5. Integrated Web Wallet

The “WORBLI” Token

The WBI token is created as an ERC-20 token to provide ease of use at the project's inception. The ERC-20 standard is widely accepted across the cryptocurrency sector in trading platforms and existing wallet hardware and software. This will allow the project to launch quickly. Once our independent EOS blockchain launches, we expect to implement an EOS token and initiate a 1-1 swap for all outstanding ERC 20 tokens to the native EOS token.





The token is used to access network resources on the blockchain. Token holders have access to the network's compute power, data storage and bandwidth. Token holders may also redeem their tokens to access applications built on the network. Examples:

- User X wants to host their website so they redeem Worbli tokens to host their website for one month
- User X has an account with our financial institution and would like to wire some funds to their friend. They redeem Worbli tokens to pay the wire transfer fees
- User X wants to train their machine learning program and needs a large amount of compute power for an hour. They redeem Worbli tokens to access the needed compute power.
- User X would like to securely store some sensitive documents so they redeem their Worbli tokens to pay for a year of data storage.

Block Producers (Masternodes)

Block Producers will serve as the representatives of the Delegated Proof Of Stake (DPOS) consensus to produce new blocks on the network. Block Producers also supply the computer power, storage and bandwidth resources required for the operation of the blockchain. Since we are using the EOS blockchain software platform, there are built in rules for Block Producers to run the EOS network efficiently and securely. We will be following the EOS recommended protocols for our network.

Block Producer Requirements:

- Minimum stake is 250,000 WORBLI tokens
- Computational power required is expected to be of an enterprise grade requiring server level hardware and specifications. However we do not now the specifics until the EOS software is deployed
- Compliance with financial and sensitive data storage regulations will be a requirement.
- Full AML/KYC verification

Masternode Benefits:

- Block rewards - From 1% to 5% annually of the total outstanding tokens.
- The block rewards will be voted on and confirmed by the community on an annual basis to be sure it meets the economic goals and needs of the community as well as the Block Producers.

Delegating Capacity

An additional opportunity to earn tokens in the Worbli blockchain platform is through the delegation of excess capacity. Every account is required to hold some tokens for account activation and to provide resources for the storage and securing of account data. Those who hold tokens in excess of the minimum required amount and are not utilizing their full allotment of network resources, can lease their token's resources to the network for others to use. Masternodes will handle the delegation of these resources and reward the user accordingly at the current market rate for these resources.

Currently in development are platforms to help facilitate the leasing process, and we expect to follow their development closely and likely implement their software as it is available for use.





BUSINESS DEVELOPMENT

Value Proposition for Developers

We believe the WBI platform will provide numerous advantages for developers interested in building an application or starting a service on the network. Our goal is to create the most developer friendly blockchain platform in the world. Here are some of the main advantages:

- **Integrated Financial Services** - The platform will have a financial account available for users and businesses to store fiat and cryptocurrency assets. There will be a merchant processing service available for instant fiat conversion of WORBLI tokens to the merchants bank account
- **Integrated Cryptocurrency Exchange** - The platform will have a cryptocurrency exchange providing the ability to buy and sell numerous coins and tokens. The biggest feature for a startup is the ability for us to list their token immediately without the hassle required by existing exchanges
- **Customer Base** - We expect to build a large community in time who are incentivized through our basic income feature to purchase products and use services on the network
- **Software Language Agnostic** - Developers can build their application in any language they choose. There will be no restrictions
- **Educational Materials** - We plan to build out an extensive library of written and video tutorials to aid software developers and to educate users on the WBI platform
- **EOS Support** - Our decision to use the EOS blockchain for our core blockchain infrastructure provides access to all of the tools built or in development by the EOS team. EOS has a huge brand name and a very ambitious plan to support development on the platform with technical and financial support
- **WBI Foundation Support** - We will provide direct support for any developers or businesses interested in joining the WBI community. Our team is comprised of seasoned business and technical professionals. We only expect to continue adding more highly qualified individuals in time
- **WBI Customer Support** - We plan to hire and train a customer support team providing live 24/7 customer support for developers and users
- **WBI Community Funding** - We expect to begin gathering funds to support startups wishing to build on the platform by providing seed funding. Our goal is to create a process whereby the community can vote on startup proposals and any approved proposal will receive funding and support to get started



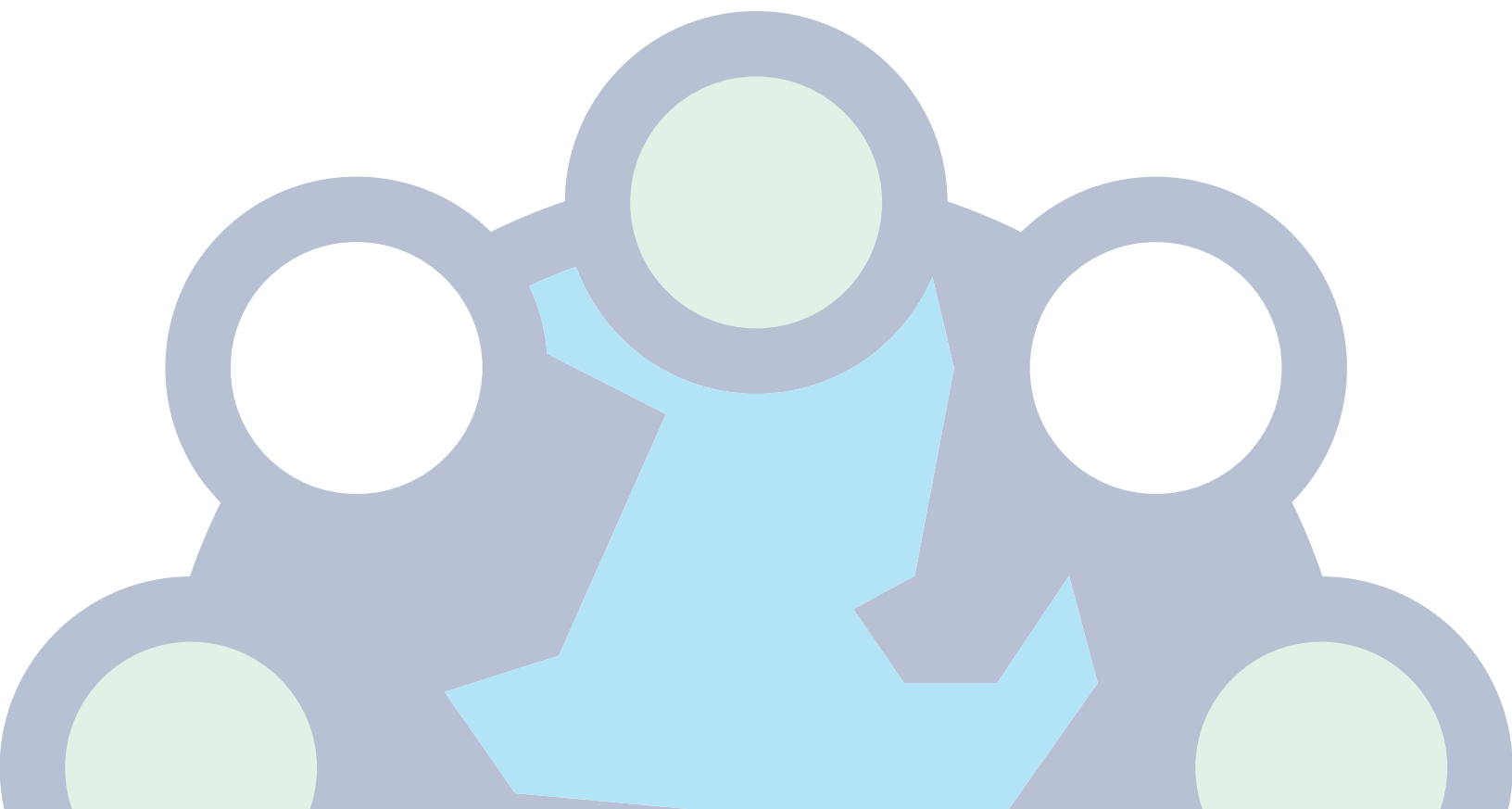


Why will developers choose the WBI platform?

The existing barriers to entry for developers wishing to develop blockchain applications are currently substantial. There is an evolving regulatory environment to consider, specialized programming knowledge required and difficulty receiving payment. Our platform provides comprehensive solutions to reduce the friction for developers who would like to build decentralized applications.

Our compliant and digital currency friendly financial institution will allow developers to easily obtain a merchant account to store funds and process payments. If the developer is considering issuing a token, we can offer assistance when listing through our trading platform partners. Listing on existing digital currency exchanges is becoming more difficult every day as there is considerable demand to be listed. Providing a merchant processing service to offer digital currency to fiat conversion for customer payments helps to considerably offset the volatility and risk associated with accepting digital currency payments. Even opening a bank account for any startup whose primary business involves blockchain technology or digital currency can be quite a challenge in today's banking climate. WBI addresses all of these issues in a compliant and easy to use manner.

Our commitment to provide ongoing business development support is another attractive feature. We plan to dedicate a team to help aspiring developers deploy applications on our network. Support will be available for general business development, marketing, compliance, fundraising and financial planning. WBI will provide a full service business consulting team to help incubate projects that possess the confidence of the community through our governance process. We will implement a proposal process allowing startups to submit a proposal to the community and allow the community to vote for the projects it wants to see deployed on our network. Upon approval, these projects will receive the full support of the World Blockchain Foundation.



Value Proposition for Users

We are committed to providing the most user friendly blockchain experience for our WBI community. We believe this is the single biggest challenge currently facing blockchain technology growth and development. There is tremendous freedom available through the implementation of blockchain technology for individuals. However in its current state it is highly technical and fraught with a high probability of loss of funds or private keys for inexperienced users. We intend to bridge this divide by creating simple to use accounts for all of our software interfaces and to create web based applications for the majority, if not all of our platform's user accounts and features. These are our proposed features:

- **Integrated User Account** - Only one account will be needed for the buying and selling of WORBLI tokens with fiat or cryptocurrency, storing digital or traditional assets and accessing the WBI economy. Features include:
 - Cryptocurrency trading
 - Secure funds storage
 - Community voting
 - Financial services
 - Access to WBI applications
- **Blockchain Application Ecosystem** - Through the user's account they can interact with every application or platform hosted on the WBI Network
- **Educational Materials** - Similar to our developer education section, we plan to have tutorials for users to help them learn about all aspects of the WBI network
- **WBI Customer Support** - We will have a help desk available 24/7 to assist users with any issues that might arise
- **Governance Participation** - All registered community members have the right to vote on WBI proposals and participate in shaping the future of the project

SUMMARY

- Have you had a hard time explaining blockchain technology to your friends and family?
- Do you believe blockchain technology can offer better solutions to many of today's ongoing social and economic challenges?
- Have you thought to yourself, "So many people could benefit from this technology if it was just easier to access" ?

The WBI Initiative is designed to accelerate blockchain technology adoption and improve the end-to-end experience for both users and developers alike. WBI believes that with the right financial infrastructure, and a community committed to the core values of a sharing economy, we will create an innovative economy benefiting the many as opposed to the few. In doing so, we are committed to taking the fear and difficulty out of the current blockchain user experience and replacing it with an intuitive and secure user account opening the doors to everything blockchain technology has to offer.

The WBI platform will be customer centric, compliant, intuitive, efficient and most importantly, secure.