

WORBLI – WORLD BLOCKCHAIN INITIATIVE

# White Paper<sup>v1.6</sup>

[www.worbli.io](http://www.worbli.io)



FINANCIAL SERVICES NETWORK

# Welcome

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## Hello, and thank you for your interest in WORBLI.

We have prepared this White Paper to introduce WORBLI's vision and share with you the details as to why so many people are excited by this project.

As blockchain continues to mature, we regularly ask ourselves why this technology has not been adopted far beyond its current reach. The technology is complicated, typically not user-friendly and for the end user, it's possible to lose funds and account access with no way of recovery. There are too many buzzwords and confusing technology, it has a high barrier to entry. The bridge between Blockchain and current technology and businesses isn't there yet. This is WORBLI's mission. We are working towards making this happen connecting the world to Blockchain technology.

WORBLI will empower the next stage of blockchain evolution. Through a convergence of traditional economic use cases, the platform will trigger an explosion of new and exciting applications for blockchain technology, bridging the gap between developer and end user.

WORBLI's innovative new network will be the impetus that attracts large enterprises and talented developers to the blockchain who will help forge a vibrant ecosystem for in which everyone will benefit.

In addition to an overview of the WORBLI business, we will share WORBLI's world-changing mission to improve access to financial services for an underserved population of billions.

The economic potential of connecting the world's financial centres through blockchain technology remains mostly untapped. WORBLI is excited to be at the vanguard of this immense opportunity as we look to change the future of finance.

We encourage you to learn more about how WORBLI's (WBI) token will power the WORBLI Network as it redefines how money moves around the globe.

Happy reading and I look forward to answering any questions you may have.

Yours Sincerely,



Domenic Thomas  
CEO & Co-Founder

# Contents

TITLE	PAGE NUMBER
The Current Problem	4
WORBLI's Vision	5
About WORBLI	6
Industries WORBLI is built for	7
Key Features of WORBLI	8
Audience & Customer Base	9
How WORBLI supports the vision	10
WORBLI Foundation	11
The Importance of Compliance	12
WORBLI's Roadmap	13
WORBLI's Ecosystem	14
WORBLI Team & Advisors	15-17
Strategic Partners	18-19
Go To Market	20-21
Community Governance	22
WORBLI Network Fund	23
The WORBLI (WBI) Token	24-26
1 BILLION Token ShareDrop (40% to EOS Holders)	27-30
Technical Overview & EOS	31-32
Block Producers & Delegating Capacity	33
Business Development Value Proposition	34-35
Value Proposition for Developers	36
Value Proposition for Users	37

# The Current Problem

Despite the groundswell of interest and many potential applications, blockchain remains out of reach for the average users along with many institutions and organisations. The key challenge remains ease of use and accessibility, technology is complicated, typically not user-friendly and for the end user, it's possible to lose funds with no way of recovery.

For large scale financial services organisations, there are even more challenges ranging from speed of transactions, the tension between public and private ledgers or compliance and legal requirements are stopping everyone from setting up a financial services product.

WORBLI will 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 digital currency trading platforms, users will only need a single account to store, buy and trade their blockchain assets. With the native infrastructure available via fully programmable blockchain ecosystem, developers need not look further to build and deploy their dApps (applications on the blockchain).

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 WORBLI 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.

# WORBLI's Vision

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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. WORBLI will be at the forefront of product and financial innovation.

Imagine many of the current obstacles between blockchain technology and real-world application removed. Developers will be able to design and build applications knowing the associated financial/ transactional services are preconfigured, and merchant processing is available for converting digital and fiat currencies into any payment form they desire. They have the option to create an unique token for their project at any time.

WORBLI's network infrastructure – including computing power, data storage, and bandwidth – is available by merely purchasing our WORBLI Token. Developers can launch new applications knowing anyone in the WORBLI community can access and use them. WORBLI will create the protocols that make all this possible, leaving developers free to delight and serve more and more users.

# About WORBLI

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**WORBLI is a financial services network and ecosystem where developers, enterprises, and individuals can access a broad range of technology and a variety of advisory services.**

WORBLI translates to an immensely secure consumer-facing platform or operating system, where their favourite apps are accessible to use on their smartphones, wearable tech and/or computers.

WORBLI leverages EOSIO software and is capable of hosting a variety of decentralised applications (dApps) focused on widespread user adoption and providing a secure, reliable and regulatory compliant ecosystem for financial innovation.

WORBLI offers a fully transparent ecosystem that focuses on fintech products and applications for consumers, SMEs, and institutions.

A unique and critical feature of WORBLI is the ability to recover user accounts. On many blockchains – if you're locked out, you're out. WORBLI will provide account recovery for all users; therefore if private keys are lost – there is a process for the user to recover their account. Additionally, WORBLI's network governance is designed to meet the regulatory needs of global financial services and financial technology businesses. With all of this in mind – we can enable mass adoption of blockchain technology – whether the end user knows they're using blockchain or not.

Together with WORBLI's partners and Block Producers, the creation of an Education Hub including a series of SDKs, hackathons, workshops, webinars, and podcasts that will enable and encourage widespread use and adoption of blockchain technology by developers and businesses alike.

WORBLI has already commenced developing services across its ecosystem including Gamma Bank a fiat & digital currency bank, a Decentralized Exchange, an Insuretech product, and more.

WORBLI is creating a globally compliant framework exceeding the regulatory needs of those wanting to develop and deploy their products, services and/or applications on WORBLI, the financial services blockchain.

# Industries WORBLI is built for:

- Personal Finance
  - Wallets & Security
  - Insurance Technology
  - Crowdfunding
  - Enterprise Banking
  - Equity Finance
  - Debt Collection
  - Energy Solutions
  - Foreign Exchange
  - Decentralised Exchanges
  - Accelerators & VC's
  - Wealth & Investments
  - Enterprise Tools
  - Pensions & Superannuation
  - Lending Services
  - Charitable Donations
  - Direct Marketing
  - Retail & eC[ommerce
  - Marketplaces
  - Gig Economy Services
  - Identity Management
  - Remittance
  - HR Technology (Payroll)
  - Regulatory Technology
  - Data & IT Management
  - Business Finance
  - P2P Financial Services
  - Budgeting
  - E-Sports & Gaming
  - Property Technology
  - Content & Streaming
  - Social Media Integrations
  - Residential Solutions
- +MORE

# Key Features of WORBLI

## Compliance

Enterprise business will benefit from full AML/KYC user account verification.

## Security

Individual accounts and customers wallets cannot be hacked or altered.

## Tamper-proof transactions

No one can alter the transaction ledger. The ledger is immutable.

## Decentralization

There is no central authority for transaction approval. The transactions are peer-to-peer with the Blockchain verifying transactions.

## Speed of transactions

Peer-to-peer token transfers and traditional financial transactions transfer in seconds.

## Finance focused blockchain

The network governance is designed to meet the regulatory needs of global financial services and financial technology businesses.

## Account recovery

Provided for all customers. Customer accounts are recoverable when private keys are lost.

## Startup friendly

Startups will benefit from exchange listing and merchant processing services to quickly launch and fund their projects.

## Superior infrastructure

Leveraging our independent EOS blockchain with features such as built-in developer tools and feeless transactions.

## Strong community support

With solid connections to the EOS network, we have mutual support from many EOS entities and communities such as block producers and advisors.

## Optimized for the enterprise

Businesses and corporations will benefit from predictable pricing models when planning to operate on the network.



# Audience & Customer Base

- **WORBLI** has direct access to the existing **EOSIO community**, which consists of **330,000+ token holders**, through our working relationships with many EOS Mainnet Block Producers and our network of strategic partners who have a vast network of Blockchain experts and developers and cryptocurrency enthusiasts.
- **Developers and Businesses** who are looking to build products and services that require regulatory compliant financial integrations.
- **Block Producers** who will engage in a mutually beneficial relationship with WORBLI are rewarded for operating and progressing our network and project.
- **Startups** that are looking to avoid restrictive, expensive and risky current methods of funding, building and launching their project.
- **Software and blockchain development businesses** who will be able to use, build and deploy services and applications for their clients on the WORBLI network.
- **Advisory and consultancy firms** who will use our knowledge and services to make better-informed decisions for their customers.
- **EOS developers** who will be able to create applications on a framework they are familiar with.
- **Individuals and businesses** seeking cheaper options for traditional banking services such as insurance, lending and borrowing.
- **Existing Financial Services Businesses** looking to leverage blockchain technology:
  - Blockchain is going to redefine financial services
  - Blockchain will enable cheaper and faster financial transactions
- **Developers and Businesses** who want access to the most sophisticated financial 'backend' technology through product integrations and interoperability.

# How WORBLI supports the vision

**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** profits within the economy, to fund investment in the WORBLI Network and the community, via the WORBLI Network Fund.

**Leverage** existing Blockchain platforms, tools, and services to create partnerships and reduce the need to develop every necessary component from scratch.

**Reduce** barriers to entry for blockchain adoption.

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

**Accommodate** enterprise needs such as stable pricing models (RAM) and volatility reducing features.

**Inspire** a new wave of talented and exciting developers through education and funding opportunities.

**Immerse** ourselves with the diverse EOS community and ecosystem to create a mutually beneficial relationship.

# The WORBLI Foundation

**The WORBLI Foundation is a not for profit organisation that is committed to fulfilling our vision through the creation of a vibrant WORBLI community, with the following protocols:**

- Project Software will be open-sourced, with some potential patent applications for proprietary technology – all community owned
- Decentralised decision-making by the community for all macroeconomic decisions
- Day-to-day operations, marketing, and general project management executed by the core team
- Total financial transparency
- Board of directors with two representatives from the executive team, two elected positions from the community serving annual or semi-annual terms, three 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:
  - Executive contracts and compensation
  - All Budgets
  - Strategic planning

# The Importance of Compliance

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Global financial compliance rules and regulations have only tightened in the past several years. Concerns about money laundering and particularly terrorist financing have driven legislators across the globe to strengthen compliance rules. Blockchain technology holds tremendous promise in improving the efficiency and driving down the cost of financial transactions. The challenge is, how do we maintain compliance in a decentralised world?

WORBLI set out to find a way to leverage the strengths of blockchain technology while remaining compliant with global financial rules. In WORBLI's extensive research we discovered EOS - a state of the art blockchain possessing all the best attributes for a financial institution looking to leverage blockchain technology: fast transactions, auditable and secure.

The critical trait of EOS is the ability to build on a chain governance layer. With EOS, WORBLI can set the rules of the blockchain at the base layer. All user accounts, transactions, and nodes must follow the rules of the governance layer that WORBLI decides upon. The block producing nodes will follow strict compliance guidelines submitting to regular auditing and transparency of financials including ownership stake. The user accounts will possess a built-in AML/KYC process at the genesis of account creation.

A compliance team will monitor and audit the network at all times, ensuring that every transaction on the network meets global financial regulations. Finally with the evolution of machine learning and artificial intelligence, WORBLI is building tools to recognise suspicious transaction patterns and continuously scan users matching them with global terrorist lists and dozens of other compliance databases. All of this is possible while maintaining total privacy for the WORBLI network users.

# Our Roadmap

## Phase 1 2nd Quarter 2018

- Help launch EOS main net in preparation for starting WORBLI's Network
- Seek additional funding through private investment sources
- Finalize strategic, marketing and operational plans

## Phase 2 3rd Quarter 2018

- Recruit and hire additional technical, business and administrative team members
- Commence Network Launch and ShareDrop marketing and content campaigns
- Launch WORBLI, the EOS Friendly (soft) Fork
- Conduct WORBLI Network ShareDrop
- List WORBLI's (WBI) Token on multiple digital asset exchanges
- Seek additional funding to support WORBLI's Network and the development of the Gamma Bank MVP
- Confirm Block Producers & Block Producer Back Ups

## Phase 3 4th Quarter 2018

- Add additional Block Producers to Worbli Network
- Add AML/KYC verification to WORBLI user accounts.
- Publish WORBLI Network governance processes and engage WORBLI community in ongoing governance efforts
- Pursue additional strategic partnerships with digital currency exchanges
- Facilitate the launch of dApps on WORBLI
- Build Gamma Bank MVP
- Incorporate WORBLI Foundation in a favourable regulatory environment (Switzerland, Bermuda, Malta, Panama, Singapore)
- Commence lobbying efforts and developing relationships with US governance bodies (SEC, IRS, Federal Reserve, OCC)

## Phase 4 2019 onwards

- Test Gamma Bank MVP
- Continue recruiting and hiring for WORBLI team
- Hire world class executive team to develop and launch Gamma Bank
- Secure global correspondent banking relationships
- Begin development and support of additional applications to be developed and deployed on WORBLI
- Develop long-term strategic, financial and marketing plans
- Launch Gamma Bank in global markets (Africa, Latin America, Australia and Europe)
- Ramp up global marketing efforts
- Develop correspondent banking relationships in the US
- Alternative Product Development on WORBLI. Insurance, DEX's and more are in the pipeline to be developed.

# WORBLI's Ecosystem

The WORBLI ecosystem has many stakeholders from developers to businesses, governance experts to security experts, and Block Producers to consumers.

Many entities will be working tremendously hard behind the scenes to bring you closer towards our common goal: a decentralised future and more ownership of what's rightfully ours. Blockchain will enable this, but currently it is not being leveraged to its full potential. At the core of WORBLI's ecosystem is our very own instance of the EOS blockchain, providing developers with a frictionless and user-friendly experience when building and deploying applications on the network.

Complimenting this is WORBLI's Block Producers who will operate our entire network and expand the WORBLI ecosystem through community awareness, partnerships, product development, and support.

WORBLI's vision is to create a robust ecosystem of 'decentralised', financially integrated and compliant applications and services. These products and services fall under a variety of categories – but the best way to contextualise what they are – is to imagine all of the applications on your computer and smartphone being powered by WORBLI.

Through the WORBLI Network Fund and WORBLI Foundation, developers of these applications will have community and funding support, encouraging the expansion and education of our ecosystem far beyond its current reach.

At this stage, there will be **3 Categories of Applications**.

1. Developer Apps (such as atomic swaps, interoperability, security protocols etc),
2. business apps (insurance, payroll, foreign exchange etc)
3. Consumer facing applications (Personal Finance, Wallets, Ecommerce, etc).

## Applications already committed to launch on the worbli network:

### Gamma Bank

A 'Fiat and Digital Currency' Bank providing checking accounts, debit cards, trading, + more. Designed to eliminate the barriers to entry into the cryptocurrency market for the average user, Gamma Bank will facilitate the safe storage, transactions, and exchanges of digital assets and fiat currencies.

### SurePeer

A peer to peer decentralised insurance market built to meet the growing needs of the blockchain community.



# WORBLI Team & Advisors

A wealth of relevant fintech/banking experience, a proven track record in successful ventures, and most importantly, a shared faith in blockchain technology and its transformative benefits.

## WORBLI Team



**Domenic Thomas**

**CEO**

Domenic Thomas has an MBA from Johns Hopkins Carey Business School, and also has degrees from the University of Southern California in Environmental Studies and Political Science. Domenic has been consulting in Blockchain Technology since 2016 and is part of the EOS Community governance committee. Domenic has a particular interest in solutions to improve financial services efficiency, reduce income inequality and improve data security.



**Craig Kellogg**

**COO**

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 has an MBA, BS in Information Technology, and is a certified IT Auditor and Project Manager.



**John Steuart**

**CFO**

John Steuart is a seasoned CFO, board member and VC in public and private life science, tech, RE and PE companies. He is a venture and PE investor in emerging fast-growth projects. 25 years as an entrepreneur, John currently serves on the boards of Natera (NTRA), SmartZip, and Rally4.



**Robert DeWilder**

**CTO**

Robert DeWilder is a technology leader with 20 years of hands-on experience managing large-scale technical infrastructures and application development. Robert's most recent role as Director, Global Information Technology at Sony Music where he's responsible for systems architecture, engineering, and cloud infrastructure. Robert attended the University of Southern California where he completed a degree in Computer Science.



**Sam Russell**

**EVP Marketing & Innovation**

Sam Russell is a Marketing, Partnerships and Commercial Strategist who has worked with CEOs, Marketing Teams and Agencies to plan and deliver smarter marketing and partnership outcomes. After spending nearly a decade working in Marketing and Commercial roles for the likes of Red Bull, Experian, Zomato and Peazie, Sam knows what truly engages audiences, drives conversions and enables consumers to understand what their either investing in or buying.



**Laura Magnano**

**Head of Marketing**

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. She studied Counter Terrorism and Cyber Forensics. During her studies, she learned of her passion for psychology, consumerism, strategy, and data, which she combined to commence her marketing career.

## WORBLI Team



### Charlie Wapshott

#### VP Investor Relations

Charlie Wapshott is a commercial strategist with a comprehensive understanding of the global fund management market. He has acquired highly technical and personable skills applying them to capital raisings/ IPOs. In June 2018, he won Australia's coveted National Investment Business Development Manager of the Year, at the Young Leaders in Finance awards. Charlie holds a BSc in Psychology from Oxford Brookes and an MSc in Countering Organised Crime and Terrorism from University College London. He is soon to commence a PhD in Financial Technology.



### Brooke Munson

#### Partnerships & Commercial Manager

Brooke Munson is a customer-facing sales and creative marketing and community specialist, with a keen interest in emerging banking and financial technologies. Upon finishing her MBA at 23, Brooke realised traditional business was not for her, and she had an eagerness to pursue new technologies and applying them to improve the way we live.



### Andrew Woodman

#### PR & Communications Manager

Andrew is an award-winning financial journalist and media professional with many years of experience in publishing, brand building, community engagement and event coordination across the UK, Hong Kong, and Japan.



### Peregrine Buckler

#### UI/UX Manager

Peregrine Buckler graduated from University of Applied Arts in Vienna with a MSc in Architecture, and Degrees in Product and Industrial Design. He is a Blockchain Evangelist and has co-founded a decentralized and autonomous index fund called Dune, which is the world's first self amending node array. Based in Hong Kong, Peregrine has a vast network of blockchain experts.



### Chethan Rangaswamy

#### Product Marketing Manager

Chethan Rangaswamy is a results-driven marketing professional with experience working with International and Australia's top eCommerce and Retail groups. His end-to-end marketing experience is underpinned by a solid understanding of integrated marketing strategy having launched both Deliveroo and OBike in Australia as their Head of Marketing over the past four years.



### Enrique Murua

#### Customer Service & Community Manager

Customer Service & Community Manager Enrique Murua is an Information and Communication Technology Student at the University of Guadalajara under a scholarship program offered by business magnate Carlos Slim. He is a supervisor in sales, QA in customer care, technical support and he's been passionate about blockchain technology since 2014



## WORBLI Team



### Mitchell Mahaffey

#### Partnerships Manager

Mitchell Mahaffey is a blockchain enthusiast and content creator with several years of experience in researching, writing and contributing in the distributed ledger community. Mitchell is the founder of Speak Crypto, a platform offering free courses, content and consulting which has been used as a critical resource for many individuals and start-ups looking to enter the space.



### Ramoncito Abella

#### Marketing & Design Executive

Ramoncito Abella is a Creative Director who has worked at Catch, Australia's Number 1 online retailer, helping to build a robust and consistent brand. His 10+ years of experience have given him a comprehensive understanding of the design elements, principles, and processes, from conceptualisation and brainstorming to a meticulous eye for detail in delivery.



### Martin Quiambao

#### Graphic Designer

Martin Quiambao graduated at Don Honorio Ventura Technological State University with a Bachelor of Architecture. He is a talented Graphic Designer, Junior Architect and has been interested in Blockchain, Cryptocurrency, and its many applications.



### FUZZY

#### Strategic Advisor

Fuzzy is the cofounder of Bitshares, Whaleshare and Beyond Bitcoin. He is also one of the OGs of EOS. Fuzzy is a blockchain visionary, with a passion to bring blockchain mainstream leveraging the art of incentivisation.

## WORBLI Advisors



### Timothy Brown

#### Blockchain Applications Adviser

Timothy Brown has been heavily involved in Blockchain for the last 12 months, supporting various core teams including XVG and Rise in community development and exchange relations. Tim has a BA in International Business and Biotechnology and has worked as a mentor for the Young Achievers Australia Program helping students develop and liquidate their start up ventures through the program. He started his career with the Informa Group supporting businesses with their growth and strategy across a variety of industries including Medical, Financial Services, Energy, Technology and FMCG.



### David Packham

#### EOS & Board Advisor

David Packham has over 20 years experience in banking, asset management, and FinTech, working for Credit Suisse and Goldman Sachs. He's the co-founder of EOS42, a top 10 Block Producer on EOSIO mainnet. David has an MSc from City University in London, a Hyperledger Developer and Blockchain Strategy qualification from the University of Oxford. He is also the co-founder of Chintai, a token leasing delegation market dApp for WORBLI and EOSIO.



### Gideon Hornung

#### Marketing & Product Advisor

Gideon Hornung is a strategic communications professional and entrepreneur with 13+ years of experience working across product management, consumer insights, media, digital and social strategy. Gideon is the Connections Design Director at Publicis Groupe for the 'Suncorp Group', Australia's 5th largest bank and largest insurance group.



### Branden Espinoza

#### Compliance & Governance Adviser

Branden Espinoza loves disruption. Previously leading Regulatory Compliance Instructional Design at AMEX and Risk Governance Training at BB&T, Branden is an expert in regulatory and compliance training (AML, CTF, BSA) of financial service organisations including traditional domestic banks to global remittance and exchange houses.



### Naeem Al-Obaidi

#### Marketing Advisor

Naeem Al-Obaidi founded SnipersTube. SnipersTube is a private cryptocurrency investor group with over 26K members. Currently, Naeem lives in Hollywood, California, but travel around the United States promoting crypto and providing value to different communities interested in this industry, most recently keynoting at UCLA talking the future of Cryptocurrency and Blockchain.



### Tom Bicknell

#### Fintech Legal Advisor

Tom Bicknell is a partner at Pinsent Masons, a leading Financial Technology law firm. Tom is an experienced financial service and corporate insurance practitioner based in the Middle East.



### Michael Cowan

#### Analytics & Commercial Adviser

Michael Cowan graduated from the University of York with a BSc in Astrophysics before specialising in business intelligence best practice for multinational organisations at Deloitte. Michael moved to Bloomberg to run analytics for their Reference Data products in EMEA and the past 18 months has been running analytics and data science for Swoon, a large UK retailer. In mid-September, Michael will be Leading Sales Enablement in EMEA for FIS Global.



### Joshua Earp

#### Marketing Advisor

Joshua Earp is a direct marketing and search engine optimisation expert specialising in Neuro-Linguistic Programming for enhanced sales conversion. Joshua runs a talent management agency and has been heavily involved in Cryptocurrency for several years.

# WORBLI

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# Strategic Partners

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## Chintai EOS



Chintai is a global decentralised leasing platform for the Blockchain. Built by the team behind EOS42, the EOS top 10 Block Producer. With high performance, fee-less and community owned token leasing platform. Chintai are reinventing the global equity blockchain through a smart, easy-to-use platform connecting the EOS community and dApp developers entirely disrupting the way businesses access blockchain bandwidth.

## 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 providing their clients with access to attorneys throughout the firm, regardless of location. Holland & Knight will provide WORBLI with guidance on all legal and compliance issues.

## BIG 4 Financial Compliance Partner

WORBLI have enlisted a “big 4” accounting and consulting firm. WORBLI will be leaning on their guidance in finding us a suitable auditing firm, and guiding us through various financial compliance issues as we build our financial institution.

# WORBLI

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# Strategic Partners

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## Origin



Origin is a full-service principal finance business operating in digital assets. Its investments, strategies and products centre around its core belief in the evolution of ultra-low friction, inclusive and democratic pillars that will form the foundations of a new era in finance and commerce. Their team has extensive experience across multiple asset classes and industries. It uses this depth and breadth to optimise financial models, mitigate risk and form strategic partnerships within the digital world. The Origin strategy to broaden the capital base of the blockchain asset class forms a core component of the paradigm shift in the global financial architecture.

## Web Profits



Web Profits, with offices in the USA, Singapore, and Australia, are a leading Digital Marketing Consultancies. Working with WORBLI on a variety of initiatives, their team Digital Consultants are working hard to ensure WORBLI's audience is educated and kept updated with everything WORBLI are setting out to achieve.

## Block Producers

WORBLI has 25+ Block Producers working very closely to help progress our network. These Block Producers include EOS42, EOS Blocksmith, GenerEOS, EOS Sphere, EOS Hong Hong, EOS Singapore, EOS NY, EOS Fish, EOS DAC, EOS Real, Dune, EOS Sweden + more.

# Go to Market PLAN

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## Fundraising Plan

WORBLI will raise funds through a series of funding rounds. (WBI) Tokens will be sold to fund the project and allow entrepreneurs and users to participate in the economy. The WORBLI token is a true utility token, with intrinsic value to the platform, as it represents access to network resources like computing power, storage, and bandwidth. It has no other value or uses outside of the WORBLI Network. The token will be coded according to the standards issued at the release of the open source EOS blockchain software. WORBLI will add additional features to the Token as needed to meet the needs of the network and community.

WORBLI 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.

## Growth & Adoption

The realisation of WORBLI's vision depends on early interest and engagement. However, the scope of our mission precludes quick delivery of beta models. Therefore, our marketing team will helm the execution of a lean, responsive strategy to drive early awareness, interest, and engagement. The strategy utilises these core tactics:

## Promotional Ecosystem

The blockchain promotion ecosystem has proven channels:

- ICO listing sites
- Native advertising through relevant sites and newsletters
- Promotional video – and discussion-seeding on relevant social networks
- Telegram (this platform hosts the majority of important communities in the distributed ledger space and is highly accessible), Discord, and Github for turning awareness into interest and action
- Driving traffic via paid advertising and remarketing to an optimised landing page with
- High conversion rates

## Specialist Partner Engagement

WORBLI will be engaging vetted, specialised partners on a limited basis to identify and tap pre-launch growth in less-traditional channels. Such channels and activities could include:

- Digital press releases and interviews
- Outcome-based influencer engagement
- Promotional appearances on panels and at events
- Email and social media marketing
- Social media advertising and community management for China and other East Asian countries
- Influential and authentic YouTube personalities
- Facebook groups and other online communities
- Podcasts & Specialist Shows
- Traditional public relations outlets such as newspapers and industry publications



# 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 develop decentralised governance models. These models operate as decentralised autonomous organisations (DAOs), in which democratically- arrived-at rules are created and enforced via smart contracts. Robust voting applications are emerging throughout the blockchain ecosystem. WORBLI will choose a secure state of the art voting platform with firm identity criteria.

The initial WORBLI core team is responsible for getting the project started and funded. Although the ideal may be to reach a state of complete decentralised governance, we do not see it as practical for a globally compliant financial services network. If every project decision must pass through the entire community for reflection to move forward, there is likely to be limited progress. The foundation of all Worbli Network governance is compliance first. The basic tenets of all governance rules will be to meet or exceed financial regulations. Our vision is to start with a hybrid model, then expand the influence of the community over time, as the network matures and grows. WORBLI will steadily implement greater community involvement in decision making as the network grows and prospers. As a measure of good faith in our intention to evolve into a complete, community-owned project, we will run a fully transparent corporation during the startup phase.

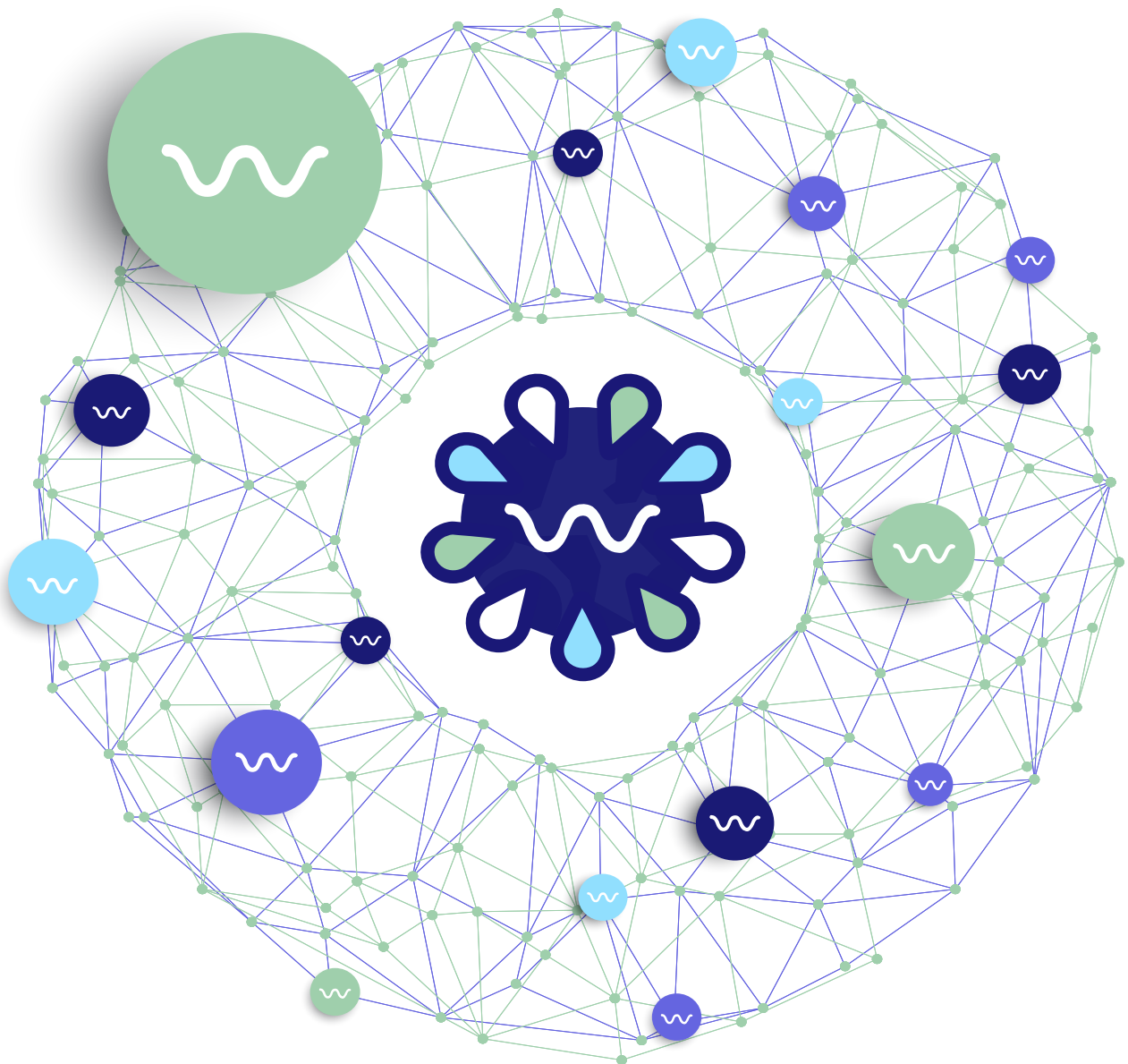
A core value of the WORBLI Foundation realises a genuinely community-owned project. If the foundation is an independent entity and answers to the community and its elected board of directors, this provides the infrastructure required to realise such a truly community-driven project. In the meantime, blockchain holds the key to decentralised corporate models, we are yet to have discovered or imagined. However, at present, we must consider the necessity of compliance with existing business and corporate laws. There are no rules and regulations which currently exist that we can look to for guidance. Thus we will be creating and improving the model over time as a community.

# WORBLI Network

## Fund

The WORBLI network will offer a WORBLI Network Fund (WNF) similar to the EOS public blockchain's worker proposal fund. Annual token supply inflation at the rate of 1% of total issued supply will flow into the fund at daily intervals throughout the year. The purpose of the worker proposal fund is to allow the community to vote for projects or initiatives they feel will help grow and improve the network. The WNF offers an opportunity for anyone to seek funding for his or her ideas.

A process will be created to provide guidelines for idea submission and oversight to ensure projects have the best chance to succeed. The fund can be used for any purpose the community deems worthwhile given the idea remains within the base layer governance rules.





# The WORBLI (WBI) Token

The initial circulation comprises 2,500,000,000 (2.5 Billion) WORBLI (WBI) issued proportionately as follows:

	WORBLI (WBI) Tokens	Percentage
Share Drop	1,000,000,000	40%
Worbli Foundation	500,000,000	20%
Coin Sales	475,000,000	19%
Exec, Founders, Board	200,000,000	8%
Advisors	87,500,000	3.5%
Strategic Partners	87,500,000	3.5%
Incentives	50,000,000	2%
Seed Capital Gamma Bank	50,000,000	2%
Block Producers	50,000,000	2%
<b>Total</b>	<b>WORBLI (WBI) Tokens</b>	<b>WORBLI (WBI) Tokens</b>

As we successfully attract developers to build applications on WORBLI's Network and provide essential utility through services like bandwidth, computing power, and the financial services we will rollout. There will be many options to use the WORBLI Token in exchange for real-world value. Therefore, we do not want a deflationary token issuance, nor do we want to create artificial scarcity through limited supply.

After the conclusion of our fundraising, future WORBLI Token issuance will come through token creation as a reward to Block Producers (Masternodes) in the EOS software platform. Block Producers will provide various services to the network, and we believe these areas of expertise will grow over time from Blockchain Development to Governance Advisory Services.

Initially, though, Block Producers will help facilitate network transactions, produce new token blocks, provide network services (RAM, computer power, bandwidth) and keep a record of all blockchain transactions.

Block Producers are awarded a portion of the annual pool of newly created tokens. The yearly token inflation rate for block producer rewards is 1% of existing token supply. One must remember there are no network fees for transactions on the EOS blockchain. So Block Producers only collect incentives from the annual token inflation rate.

## Token Overview

The WORBLI Foundation bears the ongoing costs of running the WORBLI Network, and it has no legal owner.

The ShareDrop coins represent a fair price for the implied capital expenditure requirements for EOS architecture and community support. A Smart Contract will be implemented to release coins over a term tied to specific actions.

The coin supply increases every year by a headline rate of 6%. A portion of this gets distributed to the Block Producers based on usage. A portion is allocated to WORBLI's Network Fund to invest in dApps for or on the WORBLI Network, and the majority is distributed to existing coin holders based upon a usage algorithm (as opposed to a simple quantum of stake calculation).

The Block Producers have a balance of upfront incentives to support the WORBLI Network in its early period with the longer term rewards that will come from a scaled network as well as performance related distributions from the new coin issuance.

The network makes no traditional "Profits" as an economy. It expands and contracts only with usage. Depending on their requirements, dApps will purchase and stake WORBLI tokens to run their enterprises on the Network. The WORBLI tokens, therefore, represent the value of the Network "Real Estate" and that value is derived from utility.

From a monetary policy perspective, understanding "Usage", rather than simply "Holding" for capital appreciation, is therefore important. Usage indicates the market is "fairly valued" whereas Holding can introduce volatility which in turn is to the detriment of users.

Therefore from an "Inflation" distribution point of view, a non-linear algorithm will be in place to reward those staking (Usage) vs those not staking (Holding). As a result, those staking will benefit from a greater distribution from the inflation rate, than those not staking and this should disincentivise speculation and drive utility and value of the Token.

Both the ShareDrop release Smart Contracts and the Block Producers distribution parameters are linked to usage.

Using usage as our core indicator throughout drives the value of the WORBLI coin to its fair value providing stability for users which is critical for their business model as well as higher usage and therefore capital growth for all stakeholders.

In our median projections on dApps and users, and modelling the Network from a Capital Expenditure replication perspective, a capital value of over USD 2.5 Billion can be demonstrated.

## The Token

The WORBLI (WBI) Token is created as an ERC20 token to provide ease of use at the project's inception. The ERC20 standard is widely accepted across the digital currency sector on trading platforms and existing wallet hardware and software. Once our independent EOS blockchain launches, we will implement an EOS token and initiate a 1:1 swap for all outstanding ERC20 tokens to the native Worbli Network EOS token.

The WORBLI Token is used to access network resources on the blockchain. Token holders have access to the network's computing power, data storage, and bandwidth. Token holders can redeem their tokens to access applications built on the network. Examples being:

- 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 Services Platform 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 significant amount of computing power for an hour. They redeem WORBLI tokens to access the required computing power
- User X would like to store sensitive documents securely, so they redeem their WORBLI tokens to pay for a year of data storage.



# **1 BILLION Token ShareDrop**

## **An introduction to the WORBLI ShareDrop:**

40% of WBI Token Supply to EOS Holders, 1 Billion out of 2.5 Billion WBI Tokens.

Currently, the talk in blockchain is that "an AirDrop is the new ICO". WORBLI is utilising something similar to an Airdrop, called a ShareDrop. Sharedrops are similar to conventional airdrops, whereby token holders (in this case, all EOS holders) will be dropped WORBLI tokens. The only difference is that WORBLI is an independent blockchain, so ShareDrop participants will need to claim their tokens through establishing a WORBLI user account, as opposed to the tokens appearing in existing EOS wallets. ShareDrops are the first phase in our compliant and self-sustaining funding mechanism for the start-up and operations of our blockchain. Through utilisation of aligned partners for token creation/distribution, and having a working blockchain (product) the token serves as a utility on the WORBLI blockchain and remains in total compliance with applicable securities laws.

As WORBLI will be one of the first robust eos.io software forks, we anticipate substantial interest in our token on the open market.

Domenic Thomas, WORBLI's CEO, is one of 8 members of the EOS Worker Proposal Fund committee. This group is overseeing the creation of the EOS Worker Proposal Fund which is set to allocate nearly \$400 million in EOS tokens to various projects in the EOS mainnet community. Domenic, Robert Dewilder (CTO), Craig Kellogg (COO), and Sam Russell (EVP Strategy) are engaged in many private Telegram groups which include prominent members from EOS and block.one (the organisation which developed the EOSIO software). Positioned as one of the thought leaders in the EOS community and through these relationships, WORBLI will be launching a soft fork of the EOS blockchain, termed the first "Friendly Fork".

## What is an ShareDrop, and what is its purpose?

ShareDrops are very similar to Airdrops. They are a newly created token distribution mechanism unique to the blockchain industry. With the advent of blockchain technology, we possess the technical tools to distribute data globally within minutes. Due to the flexibility of digital assets, a company can tokenise all or parts of its business within minutes. Through network tools like block explorers, a company can locate the wallet addresses of every user on a given blockchain network. After compiling this list, a company can then distribute its digital token in any manner it chooses through deploying a smart contract.

The purpose of an ShareDrop is to widely distribute a digital asset across thousands or millions of users instantaneously, immediately creating a vast array of stakeholders with a vested interest in the success of the enterprise. Through additional smart contracts, the company can motivate users to perform various actions to unlock some or all of these digital assets. These actions include account creation or stimulating users to promote the business in multiple ways. The result is to generate interest in the enterprise, create a stakeholder network and a trading market for the digital asset.

“AirDrops combine the best of paid referral programs with stock options. Potential users get paid for joining or using the network and have the potential upside if the network increases in value.” –  
Brayton Williams of Boost VC

## Why AirDrops work – some examples:

### **EOS Dac (EOSDAC)**

- One billion EOSDAC tokens were created, and 900 million were dispersed to the EOS main net community wallet addresses. 100 million was reserved by the EosDAC organisation to fund their EOS block producer enterprise
- The token price on 1st August 2018 was \$0.03 with a market capitalisation of \$20,354,431
- It hit an all-time high on May 22nd, 2018, with a market capitalisation of \$143M and a token price of \$0.21
- Source: CoinMarketCap – EOSDAC

### **OmiseGo (OMG)**

- OmiseGo's AirDrop was one of the first and most successful AirDrops in August of 2017. OMG dropped its tokens on every Ethereum address at the time with at least 0.1 Eth in their wallet
- The token price for 1st August 2018 is \$6.04 with a market capitalisation of \$847,536,600
- It hit an all-time high on January 8th, 2018, with a market capitalisation \$2.6B and a token price of \$26
- Source: CoinMarketCap – OMG

### **Ontology (ONT)**

- A project built on the NEO blockchain raised private funding and then AirDropped their tokens on all NEO holders
- Current token price is \$2.83 as of 1st August 2018, with a market capitalisation of \$428,119,031
- It hit an all-time high on June 7th, 2018, with a market capitalisation \$1.3B and a token price of \$8.74
- Source: CoinMarketCap – ONT

## Why is WORBLI doing an ShareDrop?

The WORBLI ShareDrop will create an immediate market for our token following the WORBLI network launch. Currently, we have secured several top EOS Block Producers to support WORBLI. WORBLI have selected 21 Block Producers to help us launch the network and have access to dozens more highly rated Block Producers through our extensive contacts in the EOS community.

Following the launch of the WORBLI Network, we will be creating our token and ShareDropping 1 billion of our 2.5 billion token supply on the EOS mainnet holders, initiating the creation of a market for WORBLI's Token as we list the Token on at least five exchanges.

## Potential exchanges WORBLI will list on:

- [boaexchange](#)
- [OpenLedger](#)
- [DEX](#)
- [KuBitX](#)
- [Gate.io](#)
- [BiBox](#)
- [Zb.com](#)
- [Cryptopia](#)
- [Hobit](#)
- [Bitshares](#)

## What are WORBLI's ShareDrop objectives?

1. WORBLI (WBI) tokens will be distributed to all EOS token holders. Through community partnerships and engagement campaigns, WORBLI will focus on blockchain education, bridging the gap between blockchain as we know it today and what blockchain can enable in the future. WORBLI will acquire a database of businesses, developers, users, traders, and partners who will use WORBLI's services.
2. Develop Community Partnerships with a variety of influential and authentic partners and communities, enabling us to get the WORBLI ecosystem known to a broad community of crypto enthusiasts, blockchain believers, and Fintech experts. Our end solution is to facilitate widespread adoption, therefore leveraging these communities to provide education, competitions, grants, bank accounts, events and more. The partnerships will be authentic, working with community leaders to create a unique value offering.
3. The end goal is to have WORBLI tokens distributed to an engaged and qualified audience, generating PR off the back of our hard work. As we deploy dApps, our audience will become users, creating long-term and sustainable demand for our Token.

## Summary of ShareDrop

- Initial tokens (total supply): 2.5 billion
- Tokens in ShareDrop: 1 Billion
- Released quickly (subject to simple milestones): 150,000,000
- Usage Test Lower Boundary: 15% of Total Coins Staked
- Usage Test Upper Boundary: 30% of Total Coins Staked
- Further Bonuses: % additions to Release Coins can be added for ShareDrop holders introducing or financing dApps on the Network.
- Snapshot: 7th September 2018, 11:59 PM UTC

## How will WORBLI's ShareDrop work

WORBLI will conduct a 1 Billion Token ShareDrop shortly after network launch in Q3 2018. WORBLI will demonstrate the breakdown of HOW this ShareDrop will work – breaking down what users need to do/look out for.

## EOS Community ShareDrop

900 Million Tokens at a ratio of 1 EOS:1 WBI Tokens. These tokens will have a smart contract in place releasing tokens at specific intervals based on user activity and network usage. A snapshot of the roughly 330,000 users wallets will occur.

## Block.One ShareDrop

100 Million Tokens distributed to Block.One, to use for purposes determined such as Grants, Events, Sponsorship, Community. There will be strict terms around how the tokens will be released, and how they can be utilised (i.e. inability to flood the market).

## Community Partnership ShareDrops

Additional tokens will be distributed via ShareDrops to communities we are engaged and partnered with. WORBLI is a premium network, and the Tokens are a premium opportunity:

- These users will benefit from similar ShareDrop conditions as the EOS Community
- The slight difference is that these users will need to register via a landing page to participate, completing their 'Account Signup' and 'KYC/AML Verification', thus enabling more of their tokens to be readily available in their wallets
- These types of partnerships will create conversation and hype within the crypto and blockchain community.

# Technical Overview of the WORBLI Network

Our technical platform will use the EOS blockchain as its foundation. EOS boasts no per-transaction fees and offers a user experience similar to those currently provided by existing centralised services. WORBLI will build and host dApps on a soft fork of EOSIO. EOSIO is an open source software available to anyone who wishes to launch an instance of the blockchain to build dApps on. WORBLI will begin the process of launching our independent EOS blockchain in Q3 2018. This will be called the WORBLI financial services network. After launch, the next step will be to swap all of our outstanding ERC20 tokens for our newly created WORBLI (WBI) Tokens (an EOS software based blockchain token). The freshly created EOS based tokens are widely tradeable across all existing trading platforms at this time.

One of our top priorities is to make the value proposition attractive for entrepreneurs interested in creating dApps on the WORBLI Network. We anticipate WORBLI to interact with many different EOS blockchains and allow applications to be deployed and governed on multiple EOS networks through Inter-Blockchain Communications, as this functionality is gradually implemented. WORBLI is an independent blockchain, but not private, and therefore will not exclude anyone wishing to deploy an application on WORBLI, provided the developers adhere to our financial compliance guidelines. WORBLI are planning to see a cooperative relationship emerge in time between the EOS Chains, Side Chains, Soft Forks and many other independent blockchains.



## Why EOS?

WORBLI believe the EOS blockchain is an incredibly innovative and robust network in the blockchain sector. Not only does EOS 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, creating a substantial alignment of values and technological synergies between EOS and WORBLI.

### **EOS Standard Features:**

- Permissioned accounts
- Private key account recovery
- Private messaging
- Network resources
- Bandwidth and Log Storage (Disk)
- Computation and Computational Backlog (CPU)
- State Storage (RAM)
- Block consensus model
- Delegated Proof Of Stake (DPOS)
- Scalable to thousands of transactions per second

### **Software Development Projects:**

- Launch a Financial Services Platform
- Financial Services software integration for trading platforms
- Custom user account interface
- Custom developer account interface
- Integrated Web Wallet
- + more

# 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. In other words, they are our network data centres, and partners in powering WORBLI. Block Producers supply the computing power, storage and bandwidth resources required for the operation of the blockchain. Since WORBLI are using the EOS blockchain software platform, there are rules for Block Producers to run the EOS network efficiently and securely. WORBLI will be following the EOS recommended protocols for the WORBLI network.

WORBLI will be launching with 21 Block Producers. Some of the Block Producers WORBLI are working with are also Block Producers on EOS mainnet. WORBLI will confirm who these 21 Block Producers in due course. WORBLI's Block Producers will commit to a 6 month agreement. Over time, more Block Producers will be added from our growing waiting list.

## Block Producer Requirements:

- Minimum stake is 500,000 WORBLI tokens
- The computational power required is required to be of an enterprise-grade requiring server level hardware and specifications. However, we do not know the specifics until the EOS software is deployed
- Compliance with financial and sensitive data storage regulations will be a requirement
- Full AML/KYC verification

## Block Producer Benefits:

- Block rewards - 1% annually of the total outstanding tokens

## Delegating Capacity:

An additional opportunity to earn tokens in the WORBLI Network is through the delegation of excess capacity. Every account is required to hold some WORBLI tokens for account activation and to provide resources for the storage and to secure of account data. Those who hold tokens more than the minimum required amount, but are not utilising their full allotment of network resources, can lease their token's resources to the network for others to use. Block Producers will handle the delegation of these resources and reward the user accordingly at the current market rate for delegating their WORBLI tokens. Currently, we are developing platforms to help facilitate the leasing process.

# **Business Development Value Proposition**

The WORBLI Network will provide numerous advantages for developers interested in building products or application, or start 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 Worbli Network will have a financial account available for users and businesses to store fiat and digital currency assets. There will be a merchant processing service available for instant fiat conversion of WORBLI tokens to the merchant's bank account. We will build a large community in time who are incentivised to purchase products and use services on the network.

### **Integrated Digital Currency Exchange**

The Worbli Network will have digital currency exchanges providing the ability to buy and sell numerous coins and tokens. The most prominent feature for a startup is the ability for us to list their Token immediately without the hassle required by existing exchanges.

### **Existing Customer Base**

WORBLI will build a massive opt-in community over time who will benefit from world-leading financial services and technology. The community will be incentivised to actively contribute to the running and progression of the WORBLI ecosystem.

### **WORBLI & EOS Support**

WORBLI's 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. The immediate support layer lies with our Block Producers, who are both WORBLI and EOS experts in their own right.

## **Software Language Agnostic**

Developers can build their application in any language they choose, and there will be no restrictions.

## **Educational & Support Materials**

An extensive library of written and video tutorials to aid software developers and to educate users on the WORBLI platform will be created. Currently several Block Producers have created incredible web platforms for learning and development, as well as training academies around the world. WORBLI will partner with these businesses to form a market leading educational hub and support network.

## **WORBLI Network Support**

WORBLI will provide direct support for any developers or businesses interested in joining the WORBLI community. Our team comprises of seasoned business, marketing and technical professionals. WORBLI will continue to add and recruit more highly qualified individuals in time.

## **WORBLI Customer Support**

WORBLI will hire and train a customer support team providing live 24/7 customer support for developers and users.

## **WORBLI Network Fund**

WORBLI will gather 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. The Worbli Network Fund has been for this purpose.

# Why will developers choose WORBLI?

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

WORBLI's compliant and digital currency 'friendly' financial services platform will allow developers to easily obtain a merchant account to store funds in 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 have become more difficult and expensive by the day as there is a 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. WORBLI addresses all of these issues in a compliant and easy to use manner.

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

## Use Case: "Example" dApp Development Team

The "Example" dApp team wants to fund and develop their idea:

- Challenges of opening a bank account in most countries, receiving funding, and paying for services with fiat hinder next steps and demand a streamlined solution.
- Funding will likely be via digital currency deposits, presenting a need to convert some of these funds to pay for development expenses.
- The dApp is required to meet various financial compliance rules and regulations.
- The search for potential banking relationships leads them to our project and the discovery of WORBLI.

# Value Proposition for Users

WORBLI are committed to providing the most user-friendly blockchain experience for the WORBLI community. WORBLI 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.

WORBLI will bridge this divide by creating single-sign-on accounts for all software interfaces and are easy to use applications for all end users. Here are some of WORBLI's proposed features:

## Integrated User Account

Only one account will be needed for the buying and selling of WORBLI tokens with fiat or digital currency, storing digital or traditional assets and accessing the WORBLI economy. Features include:

- Digital currency trading
- Secure funds storage
- Community voting
- Token leasing
- Financial services
- Access to WORBLI dApps
- Intuitive UX & UI, Optimized for Simplicity.

## Single-Sign-On

access to all features laid out with a Google Suite/Android/iOS style UI parameters. The WORBLI Single-Sign-On will be a crucial feature that will drive widespread user adoption, engagement, and retention. This 'login' will eventually be integrated and accepted with existing websites and businesses providing users an alternative 'login' option. Providing the user with a secure login with their financial services preferences fully integrated enabling a hassle free and "one-click" checkout. The user has the ability to select which wallets, currencies and 'pay limits' they want for specific scenarios.

## Token Leasing

Chintai is a fully functional token leasing platform that will allow EOS token holders to generate income through token leasing, while in turn providing critical resources needed by dApp developers. The high-powered Chintai leasing engine will allow for instant algorithmic execution of market transactions to create a thriving token leasing platform.

- Robust token leasing marketplace
- Lightning fast order execution
- Feeless transactions between users
- Sophisticated order-type functionality
- Highly liquid bandwidth delegation pool
- Secure and transparent arbitration accessibility

## Educational Materials

In tandem with our developer education section, tutorials for users will enable discovery of all aspects of the WORBLI Network, Ecosystem and all of its dApps.

## WORBLI Customer Support

WORBLI 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 WORBLI proposals and participate in shaping the future of the foundation.

**Contact Craig Kellogg, our COO, for more details.**

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**www.worbli.io**

**LEGAL NOTE/DISCLAIMER**

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