

		Sending Money		News & Information Distribution		Free/Low Cost Multimedia Distribution		Commercial Multimedia Distribution	
		The Old Way (Paypal via HTTP)	The New Way (Coinbase via BTC)	The Old Way (Website via HTTP)	The New Way (App&Site via OIP)	The Old Way (YouTube via HTTP)	The New Way (App&Site via OIP)	The Old Way (iTunes via HTTP)	The New Way (App&Site via OIP)
Protocol Layer	Service Provided	<ul style="list-style-type: none"> <li>Hosted web server provides hypertext objects by request</li> </ul>	<ul style="list-style-type: none"> <li>Permissionless, peer to peer value transmission over the internet</li> </ul>	<ul style="list-style-type: none"> <li>Hosted web server provides hypertext objects by request</li> </ul>	<ul style="list-style-type: none"> <li>Permissionless, peer to peer access to content index and media files.</li> </ul>	<ul style="list-style-type: none"> <li>Hosted web server provides hypertext objects by request</li> </ul>	<ul style="list-style-type: none"> <li>Permissionless, peer to peer access to content index and media files.</li> </ul>	<ul style="list-style-type: none"> <li>Hosted web server provides hypertext objects by request</li> </ul>	<ul style="list-style-type: none"> <li>Permissionless, peer to peer access to content index and media files.</li> </ul>
	Value Transmitted	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Payment from one party to another</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Transparent &amp; trustworthy access to content</li> <li>Optional micropayment or tip.</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Transparent &amp; trustworthy access to content</li> <li>Optional micropayment or tip.</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Transparent &amp; trustworthy access to content</li> <li>Micropayments directly from audiences to creators.</li> </ul>
	Value Captured	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li><b>Bitcoin</b> miners may receive a portion of the bitcoin transmitted as the transactions "tx fee"</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li><b>OIP Autominers</b> of the index blockchain and p2p storage &amp; distribution network get paid a market-based margin calculated by OIP.</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li><b>OIP Autominers</b> of the index blockchain and p2p storage &amp; distribution network get paid a market-based margin calculated by OIP.</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li><b>OIP Autominers</b> of the index blockchain and p2p storage &amp; distribution network get paid a market-based margin calculated by OIP.</li> </ul>
Application Layer	Service Provided	<ul style="list-style-type: none"> <li>User interface</li> <li>Banking Partnerships</li> <li>develop and host financial services functions</li> <li>User account login service</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Banking Partnerships for fiat to crypto conversions</li> <li>Off-blockchain user to user transactions</li> <li>User account login service</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Suggestion and search algorithms</li> <li>Content acquisition</li> <li>Contract web ad providers</li> <li>Contract web host</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Suggestion and search algorithms</li> <li>Hosted optional services like: user account login, fiat to crypto conversion, filter lists.</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Suggestion and search algorithms</li> <li>Content acquisition</li> <li>Ad rotation services</li> <li>Provide web hosts</li> <li>Banking partnerships for payment processing</li> <li>User account login service</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Suggestion and search algorithms</li> <li>Hosted optional services like: user account login, fiat to crypto conversion, filter lists.</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Suggestion and search algorithms</li> <li>Content acquisition</li> <li>Provide ad rotation services</li> <li>Provide web hosts</li> <li>Banking partnerships for payment processing</li> <li>User account login service</li> </ul>	<ul style="list-style-type: none"> <li>User interface</li> <li>Suggestion and search algorithms</li> <li>Hosted optional services like: user account login, fiat to crypto conversion, filter lists.</li> </ul>
	Value Transmitted	<ul style="list-style-type: none"> <li>Payment to recipient</li> </ul>	<ul style="list-style-type: none"> <li>Most of the transmitted value transmitted on the application layer can be described as <b>convenient access to the bitcoin protocol itself</b> to conduct payment to recipient</li> <li>Sometimes a small portion of the transmitted value on the application layer includes the value-adds used by the application to be competitive (fiat conversion, etc)</li> </ul>	<ul style="list-style-type: none"> <li>Web/click ads</li> <li>Information/entertainment passed from creator to end user</li> </ul>	<ul style="list-style-type: none"> <li>Services, convenience &amp; ease of use for end user.</li> <li>i.e. applications will differentiate themselves on a spectrum - from displaying all content in the index to a safe (filtered) version</li> </ul>	<ul style="list-style-type: none"> <li>Ad revenue - split 45% to application, 55% to content creator (none if user has an ad-blocker)</li> <li>Information/entertainment passed from creator to end user</li> </ul>	<ul style="list-style-type: none"> <li>Services, convenience &amp; ease of use for end user.</li> <li>i.e. using tools to automatically tip free content vs maintaining manual control of all payments sent</li> </ul>	<ul style="list-style-type: none"> <li>Payment revenue - 30% to application; 70% of purchase to content creators</li> <li>Information/entertainment passed from creator to end user</li> </ul>	<ul style="list-style-type: none"> <li>Services, convenience &amp; ease of use for end user.</li> <li>i.e. users protect their keys vs a hosted wallet</li> </ul>
	Value Captured	<ul style="list-style-type: none"> <li>Service fee</li> </ul>	<ul style="list-style-type: none"> <li>1% cut of all fiat to crypto conversions</li> </ul>	<ul style="list-style-type: none"> <li>Web Ads (if user doesn't have an ad blocker)</li> </ul>	<ul style="list-style-type: none"> <li><b>OIP Retailers and promoters</b> receive a percentage of payments, success depends on differentiation efforts.</li> </ul>	<ul style="list-style-type: none"> <li>45% of ad revenue (none if user has an ad-blocker)</li> </ul>	<ul style="list-style-type: none"> <li><b>OIP Retailers and promoters</b> receive a percentage of payments, success depends on differentiation efforts.</li> </ul>	<ul style="list-style-type: none"> <li>30% of purchases</li> </ul>	<ul style="list-style-type: none"> <li><b>OIP Retailers and promoters</b> receive a percentage of payments, success depends on differentiation efforts.</li> </ul>