WORBLI

WORLD BLOCKCHAIN INITIATIVE

White Paper V1.4

www.worbli.io

FINANCIAL SERVICES NETWORK

Welcome

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 about this project. We may very well be the only compliant, public blockchain network in the industry.

As Distributed Ledger Technology (DLT), often known as "blockchain", continues to mature, we regularly ask ourselves why this technology has not been adopted far beyond its current reach. There are too many buzzwords, confusing technology and it has a high barrier to entry. The bridge between DLT, businesses and consumers isn't there yet. This is WORBLI's mission. To provide access for everyone to a new global financial system.

Through a convergence of traditional and innovative economic use cases, the WORBLI platform will trigger an explosion of new and exciting applications harnessing the power of DLT, and bridging the gap between developer and end user. The next generation of Finance is coming and it's being built on WORBLI.

WORBLI's innovative blockchain network will be the impetus that attracts large enterprises and talented developers who will help forge a vibrant ecosystem 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. Without access, so many individuals are unable to give their gifts to the world. Our hope is that blockchain networks like WORBLI will help fulfill the promises of the early internet which have, so far, fallen short.

Opportunity, freedom, access for all, the information superhighway - these were the promises we heard. Instead we've seen fake news, billions unable to get financial accounts and individuals trading their valuable data for meager services while companies profit in the billions.

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

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

CEO & Co-Founder,
Domenic Thomas

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The Current Problem

Despite the groundswell of interest and many potential applications, Distributed Ledger Technology (DLT) remains out of reach for 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. These challenges create a higher than necessary barrier to entry, stopping most developers and enterprises from setting up a financial services product.

WORBLI will close the gap for users and service providers through our compliant financial services network. With the native infrastructure available via a fully programmable Blockchain ecosystem, developers need not look further to build and deploy their applications. Our platform provides the compute power and data storage to host the application's software securely, and is more cost effective than legacy cloud or hardware server deployment for a similar service.

Combined with an integrated suite of financial services, we believe developers will find the WORBLI Network meets all of their needs to launch their applications. 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 developer tools provides the infrastructure to build a vibrant ecosystem of next generation applications.

For enterprise businesses, there is no better place to begin developing your proof of concept design or experiment with new features to enhance your current offerings. The Worbli Network infrastructure offers a holistic approach to compliance. Every user, including businesses, go through our KYC process before their account is created. Our strategic partnerships with AML and other compliance vendors offers you vetted solutions to ensure your compliance needs are met. All of our Block Producer nodes have passed our corporate KYC process and been vetted for their technical prowess and commitment to maintain state-of-the-art technical infrastructure. Our customer service agents and other members of the Worbli Foundation have undergone background and reference checks. You can be assured that you're not building or working with people you don't know and who can't be held accountable for their actions if a problem arises.

WORBLI's Vision

Distributed Ledger 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 DLT technology, blockchain networks and real-world applications are 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 a unique token for their project at any time with compliance embedded in the token itself.

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 has created the protocols making all of this possible, leaving developers free to delight and serve more and more users.

About WORBLI

WORBLI is a financial services network where developers, enterprises, and individuals can access a broad range of technology to build next generation applications.

WORBLI translates to an immensely secure consumer-facing platform and 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 applications 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 blockchain networks – 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.

Fraudulent, accidental or illegal transactions can be corrected, unlike in many other blockchains. 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 (they won't!).

WORBLI has already commenced deploying applications on the network including security token offerings, a derivatives exchange platform, a non-fungible goods marketplace and an application designed to monetize user's DNA just to name a few.

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 & eCommerce
- 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
- Tokenized security offerings
- **+MORE**

Key Features of WORBLI

Compliance

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

Security

Individual accounts and customers wallets with enhanced features to reduce the likelihood of being hacked or altered. Plus the ability to recover funds if these events do occur.

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 DLT verifying transactions.

Speed of transactions

Peer-to-peer token transfers and traditional financial transaction transfers in seconds. Speeds up to 20k transactions per second.

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, and transactions can be reversed.

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, integrated compliance and verified users.

Strong community support

With solid connections to the EOS network, we have mutual support from many EOS entities and communities such as block producers, strategic partners 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 EOS community, which includes more than 1.3 million+ accounts[1], through our working relationships with many EOS Mainnet Block Producers and our network of strategic partners, who have a vast network of DLT experts, developers and cryptocurrency enthusiasts.

Who is WORBLI built for?

- 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 DLT development businesses who will be able to use, build and deploy services and applications for their clients on the WORBLI network.

- EOS developers who will be able to create applications on a framework they are familiar with.

- Individuals and businesses seeking affordable options for traditional banking services such as insurance, lending and borrowing.

- Existing Financial Services Businesses looking to leverage blockchain technology

- Developers and Businesses who want access to the most sophisticated financial 'backend' technology through product integrations and interoperability.

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[1] Source: https://eospark.com/chart/accounts

How WORBLI supports the vision

- Integrate natively with existing financial infrastructures by leveraging DLT technology, compliance, and emerging fintech applications.

- Deploy a flexible and adaptive DLT infrastructure capable of hosting applications developed in any programming language.

- Leverage existing DLT network platforms, applications, tools, and services to create partnerships and reduce the need to develop every necessary component from scratch.

- Integrate a comprehensive compliance infrastructure to verify users(KYC), applications and nodes(Corporate KYC), token layer compliance, and provide tools to monitor transactions(AML).

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

- Reduce barriers to entry for DLT adoption.

- Accommodate enterprise needs such as stable pricing models and volatility reducing features.

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 Worbli Foundation team

- Total financial transparency

- Board of directors made up of representatives from our Block Producers to start and evolving into a representation of the whole of Worbli's stakeholders.

- The Board members will be elected annually to continue their service or be replaced by newly elected members through processes in our governance model.

- Board will provide guidance and approval for:
    - Contracts and compensation
    - Budgets
    - Strategic planning
    - Strategic Partnerships
    - Asset Management

The Importance of Compliance

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

The critical trait of EOSIO is the ability to build an on chain governance layer. With EOSIO, WORBLI can set the rules of the blockchain network at the base layer. All user accounts, transactions, and nodes must follow the rules of the governance layer decided upon by the launch team. The block producing nodes will follow strict compliance guidelines submitting to regular auditing and corporate KYC.

The user accounts will possess a built-in KYC and an initial watch list check process at the genesis of account creation. Application compliance teams will monitor and audit value exchange transfers at all times, ensuring that every transaction on the network meets global financial regulations. AML will be required at the application layer, but vetted strategic partners will offer AML services to applications with easy integrations. Finally with the evolution of machine learning and artificial intelligence WORBLI has secured vetted relationships with best in class software based tools to recognise suspicious transaction patterns and continuously scan users matching them with global terrorist watch lists and dozens of other compliance databases. All of this is possible while maintaining privacy for WORBLI network users.

Our Project Plan

1st Quarter 2018
- Whitepaper V1
- 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

2nd Quarter 2018
- Recruit and hire additional technical, business and administrative team members
- Commence Network Launch and marketing and content campaigns
- Confirm Block Producers & Block Producer Back Ups

3rd Quarter 2018
- Launch the Worbli Network
- Begin recruiting applications to go live on the Worbli Network
- Educational outreach to EOS community
- Begin account creation portal build

4th Quarter 2018
- Add additional Block Producers to the Worbli Network
- Add AML/KYC verification to WORBLI user accounts via account creation portal
- Pursue strategic partnerships with digital currency exchanges
- Continue business development efforts to bring applications to WORBLI
- Develop compliance infrastructure documentation

2019

1st Quarter 2019
- Incorporate WORBLI Foundation in a favourable regulatory environment (Singapore)
- Commence lobbying efforts and developing relationships with US governance bodies (SEC, IRS, Federal Reserve, OCC)
- Initiate build of account creation portal V2
- Form governance committee to begin developing governance model
- Publish initial version of the WORBLI Resource Model

2nd Quarter 2019
- Develop decentralization plans
- Begin integration of software to bring compliance to the token layer
- Launch account creation portal V2
- Launch portal customer service tools
- Secure additional strategic partnerships to support decentralization, network optimization and bring developer tools to WORBLI
- Evaluate Worbli Block producers through our performance rating system and retain only those which meet or exceed our standards

3rd Quarter 2019
- Implement Worbli Resource Model smart contracts
- Begin deployment and support of applications on the Worbli Network
- Launch integrated developer tools
- Launch compliance infrastructure and token layer compliance
- Secure additional strategic partnerships for AML/KYC services
- Incorporate entities to continue WORBLI business development and software development
- Finalize list of WORBLI Block producers and extend their contracts to a 5 year term
- Marketing and PR blitz

4th Quarter 2019
- Begin network optimization processes
- Reduce Worbli Foundation's mandate to compliance and governance
- Launch dispute resolution and removal of bad actors governance processes
- Decentralize the Network
- Develop decentralized AML/KYC systems
- Decentralized data storage implementation

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 hard behind the scenes to bring you closer towards our common goal: a decentralised future and more ownership of what's rightfully ours.

DLT and blockchain networks 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.

Complementing this are 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 associated businesses, 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 five categories of applications.
1. Developer tools (interoperability, security protocols etc)
2. Business applications (insurance, payroll, foreign exchange)
3. Consumer facing applications (Personal Finance, Games, Ecommerce)
4. Fintech applications (Derivatives exchanges, DEXs, data monetization)
5. Securitized token offerings and regulatory compliant financial instruments

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.

Founders

Domenic Thomas
(Current Foundation 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 was part of the EOS Community worker proposal fund committee. Domenic has a particular interest in solutions to improve financial services efficiency, reduce income inequality and improve data security. His diverse background may not scream "finance", but he's taken a keen interest in equal economic opportunity as the foundation for real social change. He's been intensely studying finance and regulatory guidelines since early 2017 in preparation for this project.

Robert DeWilder
(Current Foundation CTO)
Robert Dewilder is a technology leader with 20 years of hands-on experience managing large-scale technical infrastructure 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 (Former EVP Marketing & Innovation)

Craig Kellogg (Co-Founder)

WORBLI Team

Todor Karaivanov
Director of Blockchain Governance
Todor Karaivanov has a diverse professional background, including solid experience in the web hosting industry, information security, and video game design and development. Todor has a keen interest in economics, game theory, governance, cryptography, privacy, digital identity and many other topics that have been recently

quite hot in the blockchain community. He has proposed and taken part in various EOS-related governance designs, including the Worker Proposal System, on which he worked together with Domenic.

Sean Anderson
Director of Business Development
Sean started out as a graphic designer and photographer over 25 years ago but quickly developed a taste for Marketing, Strategy, and Sales. His key focus over the past 20 years has been developing and leading teams to create the right message for the right target with the right system to reach a company's goals. Over the past two years, as a consultant, Sean has worked with companies in the following industries, DLT, Logistics, eLearning, Marketing, Video Production and Mining. His focus as a Consultant has been on business development, messaging and marketing. The efforts of Sean and his team directly led to his clients generating millions of dollars in revenue.

William Hill
Development Team
Will is not just a developer with over two decades of experience, he is also a successful entrepreneur who co-founded Zen Float. Will has extensive product development and management skills which have helped him tremendously as a programmer. When it comes to developing technology Will is a full stack Polyglot and programming linguist.

Valentin Ivanov
Development Team
A developer with over 24 years of experience developing on anything with bits and bytes - from systems on 8-bit microcontrollers to distributed applications running on hundreds of machines in the cloud. Well versed in some of the most popular (and not so popular) programming languages, from ASM to C/C++, to Python and Javascript/NodeJS. Special interests include, but are not limited to robotics, drones and computer vision.

Matt Haynes
Operations Director and Business Development
A serial entrepreneur, Matt has been an avid blockchain participant and involved in the EOSIO space prior to the launch of the ecosystem. Matt held a previous position as Co-Founder and COO of a social media blockchain startup helping to bring the application to 20,000 active users within six months of the launch prior to joining the WORBLI team full time. Matt also works as a full time member of the business development team and has a strong interest and passion for compliance coming from an operational and risk assessment background with some of the largest Oil and Gas companies in the world.

Martin Cooper
Operations
Martin has over ten years of management and marketing experience in the food & beverage industry which he left to join the blockchain industry. He received his MCP and started mining Litecoin in 2014. He then became a full-time Crypto trader early 2017. Martin has worked with EOS projects such as Trybe, Karma & Gyfite and held positions investigating fraudulent activity on EOS and within Dapps. He also became an Editor and Support for projects within EOSIO.

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.

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.

WORBLI Advisors

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.

0rigin
The founder of 0rigin, Daryn Soards is an expert in economic modeling, and is relied upon regularly as a strategic consultant. 0rigin 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 0rigin strategy to broaden the capital base of the blockchain asset class forms a core component of the paradigm shift in the global financial architecture.

WORBLI Strategic Partners

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.

Pinsent Masons
Pinsent Masons LLP is an international law firm which specialises in the Finance, Technology, energy, infrastructure, real estate and advanced manufacturing. Pinsent Masons was named 'Law Firm of the Year' in 2016 by respected industry magazine Legal Business and 'Law Firm of the Year' 2016 at the Legal Week British Legal Awards. In 2015 it was named 'The Most Innovative Law Firm in Europe' by the Financial Times.

0rigin
See description under WORBLI Advisors.

dfuse
dfuse, the blockchain API company, helps developers build performant applications by organizing the world's decentralized data.
Powered by its low-latency architecture, dfuse's robust APIs make it possible to stream real-time state updates, conduct lightning-fast searches and providing irreversible transactions for the first time using a simple API call. The company's flagship products, dfuse Stream, dfuse Lifecycle, dfuse Search and dfuse On-Demand Networks, make it easy for developers to customize and deliver first-rate user experiences.

EOS Titan

EOS Titan is a world class EOS Block Producer and development company, dedicated to driving innovation in the EOS and wider Distributed Ledger Technology space. The globally distributed company draws talent from over 60 software developers, IT experts and engineers. WIth cutting-edge infrastructure in Europe, EOS Titan is a reliable and respected entity who has enabled many networks and tools in the EOS Ecosystem.

AIKON

Aikon is an innovative company dedicated to enabling a decentralized and fair world. Through various tools supported by a dedicated blockchain network, Aikon has created many products and services that are aimed at mass adoption of Distributed Ledger Technology applications.

Block Producers

WORBLI has 25+ Block Producers working very closely to help progress our network. These Block Producers include EOS42, EOS Blocksmith, CalEOS, GenerEOS, EOS Sphere, EOS Detroit, EOS Singapore, EOS Cafe, EOS Tribe, EOS DAC, EOS Sweden + more.

Go to Market PLAN

Fundraising Plan

WORBLI raised capital through a series of funding rounds. WBI Tokens were sold to fund projects and allow entrepreneurs and users to participate in the chain's utility and governance.. The WBI token is a utility token, with intrinsic value to the platform, representing access to network resources like computing power, storage, and bandwidth. It has no other value or uses outside of the WORBLI Network. The token is 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.

In the original funding rounds WORBLI sought legal counsel to advise us on the most effective and compliant way to raise funds for the project. Our initial focus was accredited investors and established investment groups. Through the advice of our legal counsel and the fundraising consulting firm we contracted, we explored additional avenues to create a solid financial foundation for the WORBLI ecosystem. In this regard, legal and financial compliance is our top priority.

Growth & Adoption

The realisation of WORBLI's vision depends on engagement. Therefore, from a marketing and story perspective our team has focused on the execution of a lean, responsive strategy to drive awareness, interest, and engagement. The strategy utilises the following tactics:

- **Promotional Ecosystem**
  The blockchain promotion ecosystem has proven channels with high conversion rates.
    - Native advertising through relevant social 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

- **Specialist Partner Engagement**
  WORBLI will be engaging vetted, specialised partners on a limited basis to identify and tap growth in less-traditional channels. Such channels and activities 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 decided rules are created and enforced via smart contracts. Robust voting applications are emerging throughout the blockchain ecosystem.

WORBLI will build or 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.

A core value of the WORBLI Foundation realises a genuinely community-owned project. 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.

The initial network governance system is optimized for quick iterations and evolution in the face of changing regulatory compliance throughout the world. Most operational decisions will be executed through the WORBLI Foundation and won't require approval from every token holder. At all times, there is a check on this centralized power through direct token holder voting, but it will only be required if the current Foundation representatives are failing at decision-making in the interest of the network. Once the network matures enough and doesn't need to evolve so quickly, power will gradually be decentralized more and more with the Foundation having less authority to execute privileged network actions.

WORBLI will also provide a platform for fair dispute resolution that will serve as a bridge to the existing legal system in the world and make it possible for the WORBLI ecosystem to be accepted by the rest of society. Decisions made by the arbitrators of the WORBLI Dispute Resolution Organization will be enforceable on-chain by privileged actions secured by multisignature permissions controlled by verified, certified and appointed members of the network. These decisions and their execution hold legal liability, and are thus both under the influence and protection of existing legal systems.

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 fund projects or initiatives that will help grow and improve the network. The WNF offers an opportunity for stakeholders to seek funding for proposals. 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:

Purpose	WBI Tokens	Percentage
Share Drop	900,000,000	36%
Worbli Foundation	500,000,000	20%
Coin Sales	475,000,000	19%
Exec, Founders, Board	250,000,000	10%
Advisors	87,500,000	3.5%
Strategic Partners	187,500,000	7.5%
Incentives	50,000,000	2%
Block Producers	50,000,000	2%
Total	**2,500,000,000**	**100%**

On March 1, 2019 857,054,273 WORBLI tokens were burned following the completion of the sharedrop to existing EOS token holders and taken out of circulation.
Total Burn: 857,054,273

Current Token Supply Total   **1,642,945,727**
(excluding inflation)

As we have successfully attracted developers to build applications on WORBLI's Network and provided essential utility through services like bandwidth, computing power, and the financial services we will roll out, 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.

Future WORBLI Token issuance will come through token creation as a reward to Block Producers 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 up to 1% of existing token supply. One must remember there are no direct network fees for transactions on an EOS blockchain. Block Producers collect incentives from the annual token inflation rate to pay for transaction fees.

Token Overview

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

The ShareDrop coins represented a fair price for the implied capital expenditure requirements for EOS architecture and community support. A Smart Contract was implemented to release tokens over a term tied to specific actions. The Share drop had a limited time frame and any unclaimed tokens were burned (removed from circulation permanently) on March 1st, 2019.

The coin supply increases every year by a maximum 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 the WORBLI Network, and the majority is distributed to existing token holders for staking to the resource model which is 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 token issuance.

The network makes no traditional "Profits" as an economy. It expands and contracts only with usage. Depending on their requirements, applications 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. 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. This should dis-incentivise speculation and drive utility and value of the Token.

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 account data. Those who hold tokens more than the minimum required amount, but are not utilising their full allotment of network resources, can lend their token's

resources to the network for others to use. The Worbli resource model and associated smart contracts will handle these processes and manage network utility.

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 token 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 applications 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 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 application, so they redeem WORBLI tokens to host their application 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:
WORBLI utilized something similar to an Airdrop, called a ShareDrop. ShareDrops are similar to conventional airdrops, whereby token holders (in this case, all EOS holders) were dropped WORBLI tokens. The WORBLI Foundation did a ShareDrop Snapshot of the EOSIO mainnet on September 7, 2018 at 11:59 PM UTC. 40% of WBI Token Supply was offered initially to those EOS Holders. WORBLI is an independent blockchain, so ShareDrop participants needed to claim their tokens through establishing a WORBLI user account (which includes KYC), as opposed to the tokens appearing in existing EOS wallets. The Final burn of unclaimed tokens happened on March 1, 2019.

Another crucial difference is that we did not issue any ShareDrop tokens prior to the launch of the network. 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.

What is a ShareDrop, and what is its purpose?
With the advent of digital ledger technology, we possess the technical tools to distribute data globally within minutes. Due to the flexibility of digital assets, a company can tokenize 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 by deploying a smart contract.

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

What were WORBLI's ShareDrop objectives?
1. WORBLI (WBI) tokens were distributed to all EOS token holders. Through community partnerships and engagement campaigns, WORBLI focuses on DLT education, bridging the gap between DLT 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 Apps, our audience will become users, creating long-term and sustainable use of our Token.

Technical Overview of the WORBLI Network

Our technical platform uses the EOSIO software as its foundation. EOSIO boasts no direct per-transaction fees and offers a user experience similar to those currently provided by existing centralised services. WORBLI has built and hosts applications on its own independent instance of EOSIO.

EOSIO is an open source software available to anyone who wishes to launch an instance of the blockchain. WORBLI launched our independent EOS blockchain in 10/25/2018. After launch, the next step was to create our EOSIO based tokens.

One of our top priorities is to make the value proposition attractive for entrepreneurs and developers interested in creating applications on the WORBLI Network. We anticipate WORBLI will interact with many different EOS blockchains and allow applications to be deployed and governed on multiple EOS networks through Inter-Blockchain Communication(IBC) This functionality is gradually being implemented.

WORBLI is an independent blockchain, but not private, and therefore will not exclude anyone wishing to deploy an application, provided the developers adhere to our financial compliance guidelines. WORBLI is working towards cooperative relationships between the EOS Chains, Side Chains, Soft Forks and many other independent blockchains.

Why EOS?

WORBLI believes the EOS blockchain is an incredibly innovative and robust network in the DLT software sector. Not only does EOSIO lead the field in technical development and ease of use, they also share our strong social values of building a sharing economy model benefiting as many people as possible. All of this creates a substantial alignment of values and technological synergies between EOSIO and WORBLI.

EOS Standard Features:
- Permissioned accounts
- Account recovery
- Network resources(NET)
- Custom smart contract code via web assembly virtual machine
- Transaction processing(CPU)
- State Storage (RAM)
- Block consensus model
- Delegated Proof Of Stake (DPOS)
- Scalable to thousands of transactions per second
- Ongoing updates and support by Block.one

- Active open source community

Worbli Software Development Projects:
- Back end software integration for KYC User Account Portal
  - https://worbli.io/
- Customer service tools for KYC portal
- Token Compliance Framework
- Developer tool integrations
  - Dfuse.io suite of APIs
  - Aikon - OreID authentication
- Resource model smart contracts
- Network optimization

Worbli Technical Development Community

Through our relationships with our block producers, strategic partners and application developers, Worbli has built a community of the best and brightest in the DLT/Blockchain industry. The EOS community is well known for having attracted a talented and experienced developer community due to its innovative features and widely being considered the most advanced blockchain software in the world.

Worbli has benefitted from its long term commitments to block producers and the ability to sign long term strategic agreements through its Foundation. Operating as a private, permissioned network in it's startup phase, has enabled Worbli to handpick the best talent in the industry to help build and grow the network.

Block Producers

Block Producers will serve as the representatives of the Delegated Proof Of Authority (DPOA) 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 EOSIO 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 launched with 21 Block Producers. Some of the Block Producers WORBLI are working with are also Block Producers on EOS mainnet. WORBLI's Block Producers started with a 6 month agreement. Over time, more Block Producers were added to reach a total of 21 active and 13 reserve Block Producers.

Worbli is in the process of moving to a 5 year agreement with its Block Producers enabling the reliability and consistency required for a truly enterprise grade blockchain network. Our Block producer partners will have considerable "skin in the game" which incentivizes them to play key roles in the growth and development of the network. It further helps our Block Producers to maintain financial stability over the long term.

Block Producer Requirements:
Minimum stake is 500,000 WORBLI tokens

- The computational power is required to be of an enterprise-grade. This requires enterprise level hardware and specifications.

- Compliance with financial and sensitive data storage is mandatory.

- Full Corporate KYC verification

Block Producer Benefits:
- 320 Million tokens locked for a minimum 5 year period starting on 10/1/2019 have been assigned to the Block Producers to stay on for a 5 year contractual agreement.
  - Block producer rewards are earned via Worbli's innovative resource model incentives via the 320 million locked tokens.
- 5 year minimum contract offers a stable and reliable incentive structure and motivates Block Producers to make the long term investments required to grow the network.

Worbli Resource Economy

WORBLI is a platform designed for multi-layered financial services applications. On our platform, the WORBLI Token (WBI) represents constant and proportionate ownership of system resources. This is important for our enterprise customers who must have the ability to quantify and model their resource costs. In other words:
An application that requires X% of WORBLI resource capacity requires X% of WBI to stake.

Demand for WBI resource ("Utility") is tantamount to demand for the WBI token and, as such, we consider the WBI value to be driven by the Utility of the network resources. The WORBLI Resource Economy therefore revolves around Utility, those that participate in it and benefit from it.

We recognize that not all WBI holders are enterprise users or application owners. We have established a framework to allow WBI holders not accessing their resources to support the network's Utility expansion and receive passive returns.

Our Resource Economy distributes further resource through WBI to both those running applications on WORBLI, as well as those lending their unused resources. This optimizes resource capacity for those that need it, and facilitates a fuller capacity utilization of WORBLI resources, which is to the benefit of all WBI holders.

Our internal Resource Exchange provides daily leasing liquidity for short-term resource requirements for those running applications to avoid short term rebalancing costs.

Our framework is algorithmic, with minimal interaction, based on the system state on a daily basis, with no external market trading, or cost friction.

 6Utility drives the value of the network. Our model rewards Utility, allows passive returns to be generated and delivers that value back to all token holders with an optimized network.

The Cost of Resources
When we look at resource costs for our customers, we have to consider the implications for an application to hold WBI as a balance sheet asset for the duration of their resource requirement. The WBI purchase is not an absolute cost; the true cost is the risk associated with holding WBI for that period. Therefore, it is not so much about the absolute WBI price but the *stability of the token over time.*

A Resource Distribution model, as a function of Utility, rewards those using or adding capacity to the network and reduces the volatility of resource costs over time.

System Inflation
Since the WBI Token represents "Ownership of resource", when we distribute WBI from the System Inflation, we are making a Distribution of Resource to;
- Stakeholders who are using resource; or
- Stakeholders who are facilitating Utility

Importantly, those not contributing to Utility receive nothing from the System Inflation. The Resource Distribution via the WBI System Inflation is essentially a reallocation of Resource; from those not contributing to Utility to those that are.
The WBI Token currently has a System Inflation rate of 6% annualized (*N.B. hereafter are expressed on an annualized basis*). WBI holders are eligible for 4% with the balance distributed to Block Producers and the Worbli Network fund.
For now, we concern ourselves with the 4% distribution (since the balance is for the benefit of all WBI holders and can be considered a "Wash").
WBI holders can
- Stake to access the network resources, for example in order to run applications.
- "Lock" tokens to lend their resources.
- Or simply do nothing and maintain liquidity.

Resource Distribution for Resource Usage from System Inflation
WBI that are staked for Utility receive the System Inflation Resource Distribution, minus the Resource Distribution for Locking and are capped at a 12% Yield.
For example, if 25% of WBI were staked for Utility and there were no Locked tokens, the unconstrained yield would be calculated as (4% / 25% = 16%) and therefore, the yield would be limited to 12%.

As WBI are Locked, the Locking fees are deducted from the 4% distribution thus reducing the Yield on Utility. Utility yield varies with the number of Locked WBI.
We constrain the yield on Utility to avoid inflation and devaluation of the WBI token. WBI that are not distributed due to the cap are "Burnt" in order to manage the WBI supply in a low Utility environment.

N.B. Before applications can stake WBI for their resource allocation, they have to be permissioned by the WORBLI FOUNDATION. This is to ensure that the quality and performance of the application is appropriate for the network, its customers and its users. This assists in the optimization of network resources and ensures applications themselves are resource-efficient.

Resource Distribution for "Locking" from System Inflation

For those WBI holders not using their resource allocation, they are able to lend back to the network via our internal *Resource Exchange*.

The current requirement is that WBI holders Lock for a period of 4 weeks in order to receive a Resource Distribution. The Locking pool provides daily resource liquidity for Resource leasing.

For simply Locking their tokens for the defined period and irrespective of whether they are actually leased, Locked WBI receive a Resource Distribution from System Inflation whilst Utility is greater than zero.

Importantly Lease payments themselves on the Resource Exchange are additional fees for Locked WBI. These are payments from resource lessors to lessees for the cumulative daily leases executed. They are outside of System Inflation and not a system distribution.

Locking Resource Yields from System Inflation are paid from a curve that is dependent on the daily system Utility measurement. It is designed to maximize Resource Distributions for Locking when Locking is most valuable to the system.

Locking yields are fixed from the curve irrespective of the number of other tokens Locked.

LOCKING YIELD CURVE
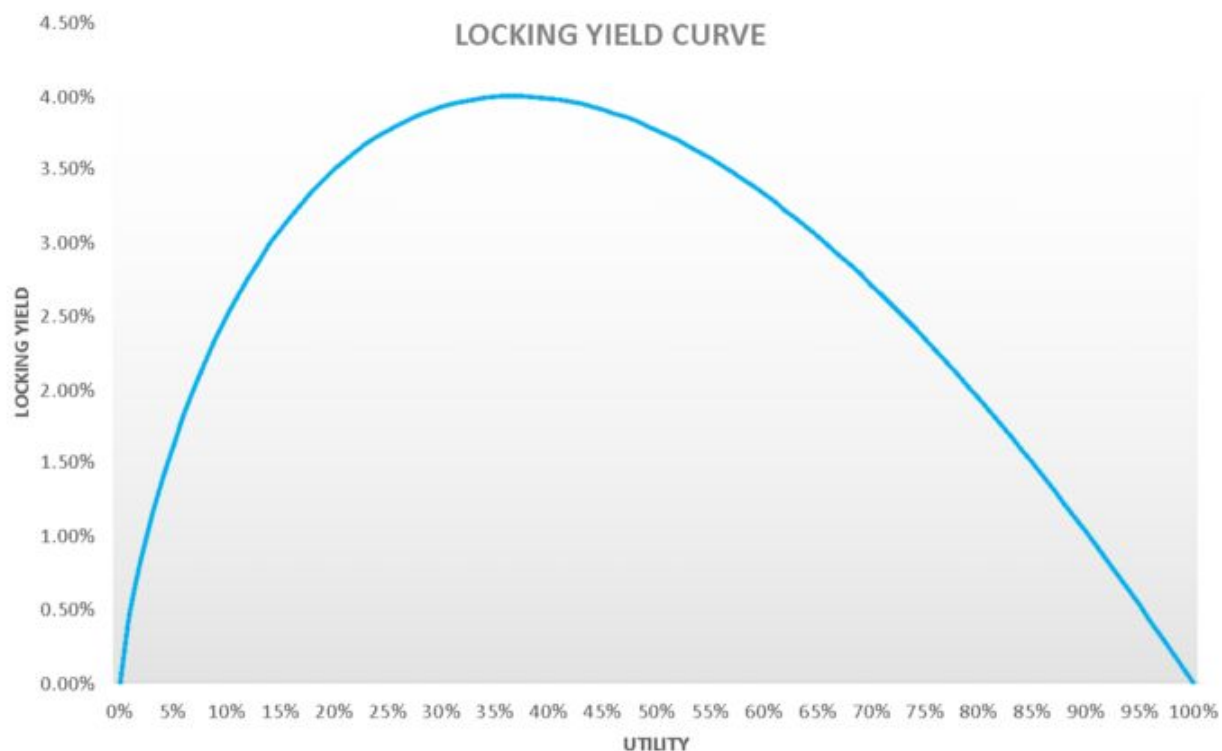
If WBI are removed from Locking prior to their expiry of the 4-week period, they forfeit the right to their Resource Distribution, and this is reallocated proportionately to the surviving Locking pool. The Resource Distribution is accrued daily and distributed at the conclusion of the 4-week period.

Internal Resource Exchange

Locked WBI reside in a pool here as liquidity for daily resource leasing. As applications experience a short-term requirement for resource, they are able to seamlessly draw on the pool on a daily rollover basis.

Daily fees are collected from Resource lessees for the Locked pool and released to eligible Locked tokens at the end of the requisite 4-week Locking period.

This protocol is outside of the System Inflation and consists of Lease payments collected and released proportionately to Locked tokens.

The leasing rates are determined as a function of the current Utility yield derived from the System Inflation calculations. In other words, the cost to lease a token is equivalent to the yield currently paid for Utility.

Resource Flow Chart
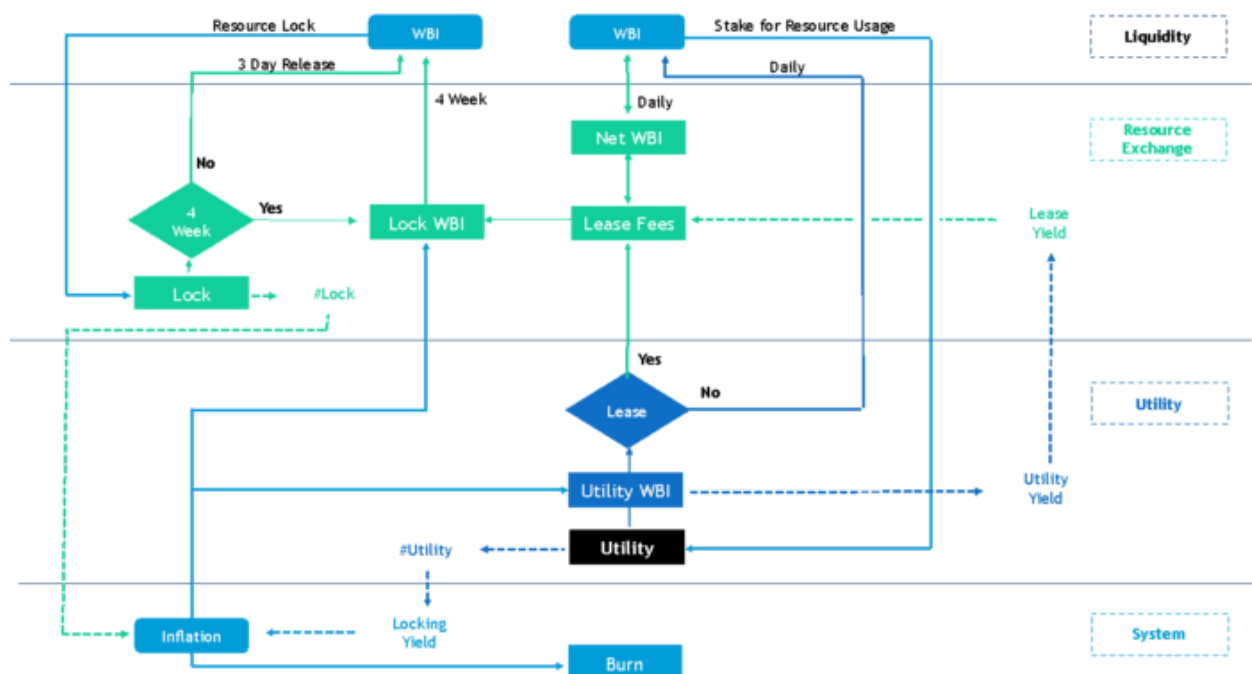
Examples of System Inflation Distribution

Locking Resource Yields are fixed as a function of Utility irrespective of quantity of Locked WBI.

Network Utility	10%	37%	50%
Locking Resource Yield	2.5%	4.0%	3.8%

However, Utility Resource Yields are inversely related to quantity of Locked WBI.

Locking Amount	10% Utility	37% Utility	50% Utility
10%	12.0% [1]	9.8%	7.2%
20%	12.0%	8.7%	6.5%
50%	12.0%	5.4%	4.2% [2]

(1) Utility at 10% and Locking at 10%

We observe:
- Utility Resource Yield capped at 12%
- Locking Resource Yield is 2.5%.

This Resource Distribution creates a 1.45% System Inflation leaving 2.55% to be burnt.

Locking Yield is low since there is a structurally low system requirement for resource.

However, since potential leasing income from the Resource Exchange are equivalent to the Utility Resource Yield, potential income available to Locking is high at 12%. In low Utility this would normally steer users towards buying WBI as opposed to leasing all other things being equal.

(2) Utility at 50% and Locking at 50%

We observe:
- Utility Resource Yield: 4.2%
- Locking Resource Yield: 3.8%

With the system "Full" in that all tokens are designated for Utility, we can see that an equilibrium pricing for resource has been achieved.

Effects of Leasing Locked Tokens

The above examples are the Resource Distribution of System Inflation. Should leasing occur, the Locked tokens receive lease fees in addition. If we take the following scenario from the tables above:

Network Utility	37%
Locking Resource Yield	4.0%

Locking Amount	Utility Yield
20%	8.7%

The Leasing Fee is derived from the Utility Yield that is 8.7%
If we now assume that a further 10% of WBI are Leased from the Locking Pool, Locked WBI yield can be seen as: Where the ratio of Leased WBI to Locked WBI determines the Lease fee per Locked WBI.

Summary of Resource Economy

WORBLI cares about maximizing utilization of the network. The Resource framework has been constructed to promote optimal use of resources in order to advance Utility. In order to achieve resource pricing stability, we have established an elastic economic model that considers the Utility purpose of the token, the drivers and factors of stability in various system states and alignment of stakeholders in the network.

The Resource Economy drives network Utility which is the WORBLI key determinant for success.

Intellectual Property for the Resource Distribution model
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Business Development Value Proposition

The WORBLI Network provides numerous advantages for developers interested in building products, application or starting a service on the network. Our goal is to create the most developer-friendly blockchain platform in the world.

Some of the Advantages Include:
- Integrated Financial Services: As more and more applications go live providing a wide range of financial services, those services will be far easier to integrate with other native Worbli applications. Rather than communicating via API or other remote methods, there can be more direct relationships on chain. This will reduce developer friction and costs as well as improve performance.
- 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 plus provide a "ready made" market for applications looking for users.
- 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 EOSIO team and community. EOSIO has a well known 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.
- 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 platforms for learning and development, as well as training academies around the world.
- 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 partner with highly qualified individuals and organizations.
- WORBLI Customer Support: The WORBLI Foundation has a customer support team providing live 24/7 customer support for developers and users.

Why will Developers Choose WORBLI?

The existing barriers to entry for developers wishing to develop DLT or blockchain network based 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 applications. WORBLI's compliant and digital currency 'friendly' financial services platform will allow developers to easily integrate with applications like payment gateways or exchange platforms. If the developer is considering issuing a token, WORBLI can offer assistance when listing through our trading platform partners. Listing on existing digital currency exchanges has 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. We have numerous applications in development by our partners to offer these types of services.

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. Having the infrastructure of a compliant network can only help startups get the resources and services they need.

Our commitment to providing ongoing business development support is another attractive feature. Support via the Worbli Foundation will be available for general business development, marketing, compliance, fundraising and financial planning.

Use Case: "Example" App Development Team
The "Example" App 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 App is required to meet various financial compliance rules and regulations.
- The app requires a payment gateway to process user transactions and can connect to a partner Worbli App for this service.

Value Proposition for Users

WORBLI is committed to providing the most user-friendly blockchain network experience for the community. WORBLI believes this is the single biggest challenge currently facing DLT technology growth and development. There is tremendous freedom available through the implementation of DLT 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 is bridging this divide by eventually creating single-sign-on accounts for all software interfaces and easy to use applications for all users. Here are some of WORBLI's proposed features:
Integrated User Account Features include:
- Secure funds storage
- Community voting
- Token leasing
- Financial services
- Access to WORBLI Apps
- Intuitive UX & UI, Optimized for Simplicity.
- Delegating Capacity (see page 27)

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.

Educational Materials
Tutorials for users will enable discovery of all aspects of the WORBLI Network, Ecosystem and all of its Apps.

WORBLI Customer Support
WORBLI will have a community elected and governed 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.

Executive Summary

Do you see it now? We hope you do. We know many people don't take the time read whitepapers, but we hope you took the time to read ours. The current document has been through numerous iterations over the last 18 months since our first version was published. The world is changing rapidly and we at WORBLI know this more than most. We are the people changing it every day. We are the people committed to protecting user's data and helping them access a new era in financial services. We believe that everyone deserves an opportunity to achieve financial freedom. It's not something that can be given --- but if the right tools are *not* available, it's something which can be hard to earn.

We don't believe that's acceptable. We believe that if an individual has something of value to share with the world, they deserve the opportunity to receive the financial rewards of their work and have an opportunity to grow those rewards over time with the same tools and resources wealthy elites have available to them. DLT is igniting a new era of finance and WorWORBLI is at the forefront. Our strategy to implement a holistic compliance infrastructure is proving to be more and more valuable with each passing day. We didn't do it because we love rules. We did it because we wanted to play a part in shaping the new rules - the economic balance we know is inevitable in this quickly evolving technological landscape.

Compliance is seen by many as an onerous barrier to growth or another layer of unnecessary bureaucracy. However, at its core, it's there to ensure people play by the rules and consumers are protected from thieves and charlatans. We've seen so far, DLT and blockchain networks can be a haven for greed and fraud. We don't feel this is the way that DLT was meant to be used or that this is the best use case for the technology. It may allow almost unlimited freedom to have anonymous networks and monetary systems outside of government regulations, but it's mostly an advantage for those of a criminal nature and far less advantageous to hard working people around the world who don't have the time, resources or energy to become "technical experts" in order to protect themselves and their families.

WORBLI changes everything. It creates a platform to allow for the proliferation of new technology and reduces the ability to lie, cheat and steal. We believe this makes the world a better place and provides the right infrastructure to rebuild global finance into something that works for all of us.

www.worbli.io

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