



# ORBIS

*Money Transfer and Investment*

**WHITEPAPER**



## **ORBIS WORLDWIDE MONEY TRANSFER AND INVESTMENT**

The purpose of this white paper is to present the ORBIS financial blockchain system, and the accompanying ORBS and ORBSi coins, to potential investors and coin-holders.

The information contained in this white paper should not be taken as complete and exhaustive, nor should it be considered to imply any resemblance of a contractual relationship. Rather, it is intended only to provide information to potential users of ORBIS technology, such as coin-holders or investors. They may use what they learn here to determine whether they are interested in performing a thorough and well-researched analysis from here before investing capital into funding the growth of ORBIS or purchasing ORBS/ORBIS coins.

The ORBS coin has been developed as a utility coin and is not to be sold or used in any jurisdiction where such sale or use may be prohibited.

This whitepaper is an English-language guide and represents the primary information source for the ORBIS project and its accompanying coins. It may be translated to other languages if it is to be used in the course of communication with those who don't speak English, for the purposes of delivering information on ORBIS, but the accuracy of such translations cannot be considered official nor can it be guaranteed. In the event of conflicts or contradictions, this English-language document shall be considered correct.

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# **1. INTRODUCTION IN ORBIS WORLDWIDE MONEY TRANSFER AND INVESTMENT**

The future represents simplicity and automation of services!

Orbis Worldwide Money Transfer and Investment is the future!

We come with a fast, easy and cheap concept of financial transactions, investment and marketing services bringing out User Friendly services through intelligent marketing in all social classes.

Our team's vision is creating a new worldwide financial branches, based on blockchain decentralized technology.

Orbis Company will provide innovative transfer, payment and investment services using cryptocurrency coins and blockchain technology. This technology combined with mobile and computer software, will give mankind the opportunity to make money transfers, investments and payments using our self-service machines, as well as personal smartphones and computers with internet access.

Payment methods using NFC mobile technology and debit cards offered by Orbis Company will be the next step in reducing the flow of cash money from the market.

Free wireless Points of Sales offered will help small traders, entrepreneurs, self-employed, small as well as big business owners, receive payment for their services and products.

As we all know many of cryptocurrency projects and systems, like Bitcoin, Riple, Viacoin and many other, only offer virtual services.

Orbis team intends to open physical branches all around the world that will have self-service ATM machines and one of a kind virtual reality customer service desks that will automatic provide monetary deposit, withdrawal, transfer , payment and investment services.

Orbis team will provide professional marketing and investment services based on smart contract software helping startup companies evolve.

Having a young, philanthropist vision, we will also help the society, bringing technology in places where people can't afford and helping the ones that in need.

**Youth is the future, youth means new, original concepts that will change the world.**

## 1.1 Digital monetary system and block chain technology

Wireless money transfer and cashless payment systems have exploded all around the world over the last decade and a half. Global transactions of this type grew 11.3% from 2013 to 2017, reaching nearly \$450 billion today. Most recently, this growth has seen the introduction of even newer and more mobile forms of payment through solutions like Apple Pay, Google Pay, and others. These combine mobile payment technology with cryptocurrency software to deliver their product. In the near future, payments made through near-field communication such as QR codes are expected to rise above \$6 trillion dollars annually.

To adapt to these changes, decentralized investment markets are setting the stage. These have a peer-to-peer market structure, and in such a structure, investors interact directly with one another without the need for complex intermediary hierarchies. Their devices act as the points of contact, and all transactional information is distributed through algorithms programmed into the devices and their software. There is no need for centralized hubs or a trusted authority structure. This enables investors to make decisions by and for themselves, letting them use their own market information and make real-time payments accordingly, with lower overhead and fewer costs.

Universal transaction processing for cryptocurrencies against fiat-based goods and services is practically nonexistent, and represents a significantly untapped demand in a market which has exceeded \$200 billion and counting.





## **1.2 ORBIS, the future of decentralized money transfer, payments and investment**

Being able to trade cryptocurrencies between ordinary, everyday users will require a significant rethinking of what services a cryptocurrency provides.

The ORBIS system can provide this on a 24-hour basis, either online or in-person at an ORBIS branch. This will allow everyone to access the benefits that cryptocurrencies provide them, including low transaction costs, no-limit transactions, fast payment, and the removal of geopolitical barriers to payment.

Approximately 4 million people are using cryptocurrencies on a daily basis, with that number growing every day and expected to exceed 300 million by the year 2030. Satisfying this market is quite possibly the largest financial opportunity in the last several decades.

The ORBIS system aims to be the best to do just this.

## 1.3 Overview, Roadmap and team investment

The ORBIS team works hard to ensure that they are providing a useful service to the world. Our intention is to make life easier for every single one of our customers.

We intend to do this by releasing a futuristic payment platform with a number of novel features which will allow customers to do their banking, payments, and investing in cryptocurrency and all in one place.

In the Pre-STO stage (from 1st to 8th of November) we are offering up to 50% bonus for all the buyers.

Our team aims to release the platform by 10th of September 2018; however, we will be releasing 80,000,000 coins in advance of its launch, with the starting price of 0.5 €

If the minimal capital target will not be achieved all funds will be returned to buyers accounts/wallets.

° Start date	15th of Dec 2018
° Duration of STO	200 days
° Price of ORBSi coin	0.50 €
° Limit of made coins	240.000.000 ORBSi coins
° Minimal capital raised in STO	5.000.000 €
° Coin distribution supported	Instantly to Orbis wallet
° Coin market release date	No later than 1st of Jan 2019

### Bonus Allocations for Pre-STO

Gifts	+45% coins	+40% coins	+35% coins	+30% coins	25% coins
Min. purch.	>25.000 ORBS	>15.000 ORBS	>5000 ORBS	>1000 ORBS	>1 coin

### Bonus Allocations for STO

Gifts	+35% coins	+30% coins	+25% coins	+20% coins	15% coins
Min. purch.	>25.000 ORBS	>15.000 ORBS	>5000 ORBS	>1000 ORBS	>1 coin

**1st FEBRUARY 2017**

Start of ORBIS Project

**01****1st of MARCH 2017**

Project design and team gathering

**02****1st of MAY 2017**

Orbis blockchain platform concept testing with success

**03****1st of JULY 2017**

ICO and marketing project done

**04****1st of NOV 2018**

Pre-STO start

**8th of NOV 2018**

Pre-STO finish

**05****15th of DEC 2018**

STO Start

**15th of APR 2019**

STO Finish

**06****1st of May 2019**

Release of Orbis desktop/mobile platform, ORBS, ORBSi coins, ORBIS Wallet and ORBIS Mobile app

**07****15th of May 2019**

Listing and trading ORBS and ORBSi coins on most of big exchanges

**08****1st of JUNE 2019**

Release of Orbis Debit card to customers

**09****1st of JULY 2019**

Presenting Orbis Invest

**10****1st of AUGUST 2019**

Presenting the Orbis Branches project (self-service cash dispensing machines VR customer service)

**11****1st of SEPTEMBER 2019**

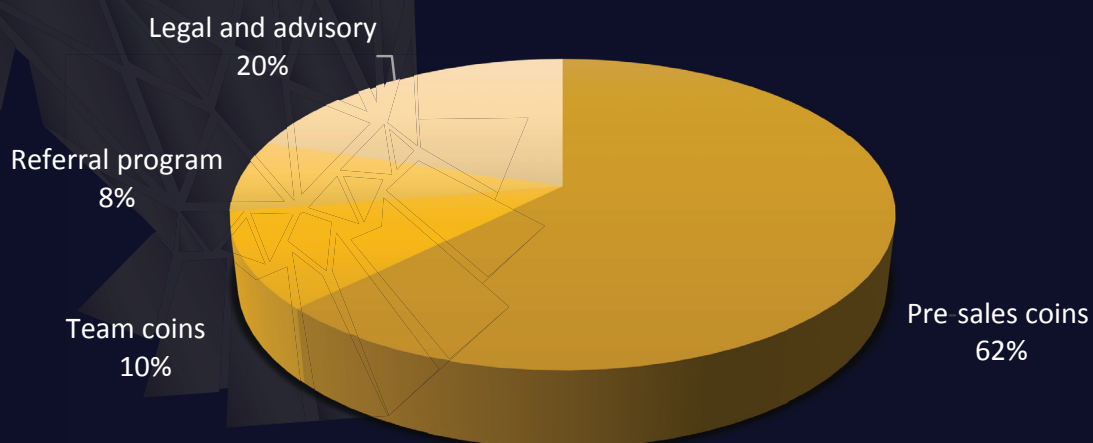
Public release of Orbis Franchise

**12****1st of OCTOBER 2019**

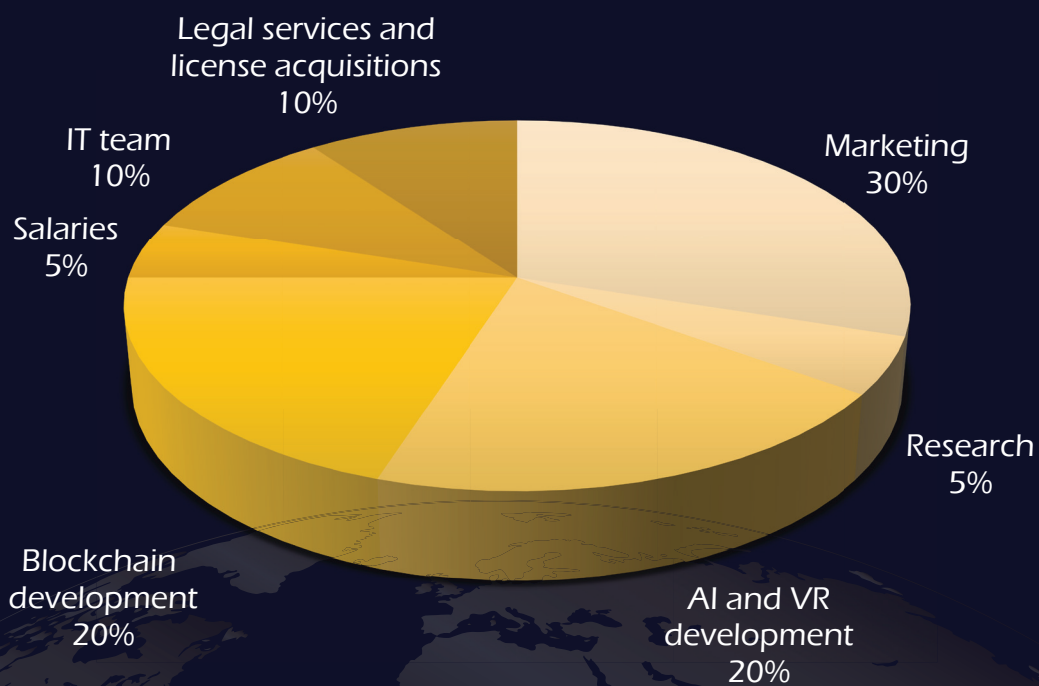
Presenting Orbis Philatropic Projects



## Orbis coin distribution



## Allocation of raised funds



## \$ THE TEAM

Youth is the future, youth means new, original concepts that will change the world.



**Mihail Tudoroiu**  
CEO & Founder



**Orsika Vitos**  
Operation director &  
Project manager  
  
Marketing specialist  
and Orbis co-founder



**Alexander Zamfiresku**  
Web Developer



**Jaume Casas**  
Design, multimedia  
and creativity



**Marina Arjona**  
Design, multimedia  
and creativity



**Alexander Ionescu**  
Block Chain  
Developer



**Cataleen Johnson**  
Financial director  
Lawyer in banking,  
industry & advisor



**Eduard Joseph**  
Support manager  
Cryptocurrenci  
specialist & advisor



**Anton Rusnov**  
Integration &  
Security  
Web developer

## 1.4 Problems and solutions

The current financial system is heavily centralized and mainly serves the interests of only a few major players. These are the banks and financial companies that we see internationally today, which have a vested interest in maintaining their status quo. The rent-seeking behavior of these enormously inefficient and largely stagnant corporate structures have become toxic to the success and opportunity of nearly everyone else in the world.

Examples of their failure include the global financial crisis of 2008 and the European sovereign debt crisis of 2010. These were both clear demonstrations that change was necessary.

The related issues that ORBIS intends to address are as follows:

- The elimination of high fees and costly barriers to entry through the removal of 3rd-party intermediary services
- A significant reduction in wait times – transactions should be near-instant, not beholden to the business days and business hours of traditional brick-and-mortar banks
- Self-service and no imposed limits
- Removal of complicated paperwork and bureaucracy

All of these and more will be tackled by the ORBIS desktop, ATM, and mobile platforms, which will be usable by people of all ages and will utilize a simplistic, easy-to-use design.

## 1.5 Market size, projections and potencial

Taking action to improve one's job standing is an implicit assumption in today's workforce. Nowadays, people are far more inclined to move for work than ever before. This has allowed the international money remittance industry to grow at unprecedented levels. A remittance is a transfer of funds made from a foreign worker to his or her home country.

The amount of money sent in remittance each year is roughly equal to the amount of money that is donated in international financial aid. In 2014, for instance, these remittances totaled \$596 billion worldwide, with an enormous chunk of that (\$436 billion) taking the form of a remittance to a developing country.

It's no wonder that people are doing this, however, when opportunities abroad are so much greater than in one's home country. It's not a new phenomenon, either – money

remittance, however, is relatively new, and has tripled since the year 2000. In 2004, at the G8 summit, it was determined that money remittances should be made as affordable as possible, and by 2008 the World Bank had initiated the Remittance Prices Worldwide Database. This allows for a comparison between remittance prices around the world, and makes it possible to set benchmarks to ensure the quality and availability of such remittances.

Most remittances are handled by banks, but there are only three other institutions that dominate the entire Western non-banking market for remittances. These are: Western Union, Moneygram, and RiaMoney. Between the three of them, they possess over 1.1 million retail locations around the world in 200 countries.

Although this may seem like a large monopoly, they are actually now finally being challenged – by companies like Orbis Money Transfer and Investment. As an online service using P2P (peer-to-peer) technology, we can operate with significantly lower overhead and have lower fees than any other bank or money transfer institution. We also provide a self-service system that no competitor does.



## 2. ORBIS VISION

### 2.1 Orbis crypto-economy vision and business plan

The current rate of bank account ownership around the world is only 60%. The remaining 40, mainly in developing countries, do not have any bank account whatsoever. This is a shocking figure, considering what an integral part of daily life a bank account is for the 60% who do have one. In the past 5 years, however, the volume of cash circulation in the world has barely gone up, while non-cash transactions have grown by more than 10%.

To address this, global financial institutions have invested significant resources. Mastercard and Visa, for instance, among others, developed a coalition in 2016 with a goal of worldwide financial access by 2020. Their efforts will focus primarily on 25 countries, with most being in Africa. These 25 countries comprise 73% of the total population who is currently excluded from accessing a bank account.

ORBIS seeks to bridge the gap, too. We currently aim to provide financial access to 3 million unbanked persons across Latin America, Africa, and Asia by 2020 through partnerships with banks. Our self-service platform will provide an accessible solution to these people and allow them their first opportunity to unlock the opportunities that finance grants them. These opportunities will include debit card ownership, smartphones with ORBIS payment apps, and QR and barcode scanning.

We see this as a better opportunity for the unbanked than what will be offered to them by existing financial institutions, which are prone to human error and can be both time-consuming and burdensome. ORBIS offers solutions which are cutting-edge by today's standards, so these newly banked people won't be playing catch-up. Safe and limitless transfers, fraud prevention, fast transactions, and much more will all be built into the system, from ORBIS branches to VR chat robots.

Our team works hard to ensure this development is done right and done well. We want to ensure that once our platform is released, it lives up to our vision, changing the lives of those who use it. We are also actively helping develop businesses in these places to encourage and faster economic growth.



## 2.1.1 Competitive advantage

ORBIS Worldwide Money Transfer and Investment will bring a brand new innovation to this market through its use of cryptocurrency. We will also develop a physical meaning for this sometimes obscure term, providing more than just a digital token with virtual services that could disappear overnight.

We are actively working to promote this technology through our ORBIS branch system, including access to mobile payments and no-fee money transfers between 3 billion+ people, unfettered by high costs, time-consuming methods, human errors, or service downtime. We would be providing an unprecedented system that offers faster, cheaper, safer, and more reliable service than any of our competitors.

## 2.1.2 Marketing strategy

### MISSION

Orbis is aiming to provide financial access to 3 million previously unbanked people in Latin America , Asia and Africa by 2020 with the partnership of a third party (bank) which can provide self-service accessible banking solutions.

The Orbis project will offer the chance to previously unbanked people to own a debit card, a smartphone with the Orbis Payment Mobile app, barcode and QR codes checks, through the philanthropic project financed by the companies' profits.

The banks and the current payment transfer methods being conducted by individuals has shown many human errors that can be irritating and time consuming for clients.

The amount which a person can transfer will be limitless done in a quick one way or two way direction, preventing fraud and scams.

Orbis has designed a safe system that will be established in Orbis Branches around the world with Self-service cash machines, and virtual reality chat robots that can overtake time and human error problems.

Our team is constantly working in developing new features before the release that could ease many people's lives and making a new sense also developing other new businesses, helping people run their own start-up more easily.

## 2.1.2 Marketing strategy

### MARKETING RESEARCH

During the initial phases of the marketing plan development, several focus groups were held to gain insight into a variety of likely customers. These focus groups provided useful insight into the decision making process of these consumers.

### TARGET MARKETS

As shocking as it may seem to the developed world, 40% of the world's population, mostly comprised of population in developing countries, does not have a bank account. Despite the increased adoption of non-cash forms of transactions (cards) with the volume having grown by more than 10% to reach 500 billion in 2017, the circulation of cash has increased only slightly across multiple markets during the past five years.

Global financial institutions invest significant resources into closing tremendous gap in access to banking. Mastercard and Visa, along with other financial institutions, shaped a coalition of partners last year to reach universal financial access by 2020.

The coalition will focus efforts on 25 countries (mostly African), where 73% of all financially excluded people live.

- **Expats:** person living and working outside their native country.
- **Age 18-75:** the largest group of people having appropriate incomes.
- **Banked people:** bank customers that use daily financial services.
- **Unbanked people:** people that are unbanked in undeveloped countries

## 2.1.2 Marketing strategy

### POSITIONING

What is our Unique Selling Point?

When positioning our services, we will have to take into consideration the seven attributes that the clients seek while looking for financial, money transfer services. These characteristics are the following (based on a research conducted by CGAP)

#### 1. Accessibility

Many migrants, especially undocumented workers, prefer few or no identity requirements, but most formal money transfer operators must comply with some type of identity stipulation. Financial institutions can also set other requirements (e.g., opening a bank account or maintaining a minimum balance) that impede the access of poor people to transfer services.

#### 2. Confidentiality

Some clients prefer to keep their receipt of money transfers confidential (either to reduce claims within the family, or to minimize the risk of theft) and may favor using providers like specialized money transfer companies, that may have less stringent identity documentation requirements than multi-service financial institutions.

#### 3. Cost and transparency

Most people seek transfer services that offer

- No fees;
- Attractive exchange rates;
- Transparency on fees and exchange rates at both the sending and receiving ends.

#### 4. Ease of use

People prefer limited paperwork to send or collect funds, especially if they are not literate. Some people prefer interacting with a sales agent for reasons of ease and personal service. Others prefer the convenience and anonymity of ATMs or POS devices.

## **5. Safety**

Transfer operators must earn the trust of migrants and their families.

- Clients may be reluctant to seek services from banks or formal financial institutions, due to mistrust or past experiences in their home or adopted country.
- Many people prefer to send money transfers through institutions that have a track record in handling transfers and other financial services, and/or belong to a larger, well-known international network.

## **6. Speed**

Many people prefer “real-time” transfers, regardless of the cost or urgency of the transfer.

## **7. Transaction convenience**

Both senders and recipients want to transfer funds at nearby locations and reduce other transaction costs, such as travel time, travel expenses, and bribes paid for better service.

## **2.1.2 Marketing strategy**

### **STRATEGIES**

Orbis strategy will be based on communicating our value to the targeted segments. This will be done through a variety of online and offline methods. The first method will be the use of internet marketing tools. Being able to engage with customers clearly and quickly can be a struggle when there are multiple time zones, countries and languages involved. Our website will be the main source of information of our services. We will create a strong content strategy, where not only explain the benefits of our services, but we will also educate the customers how to use our services.

The other form of advertising will be announcements in popular ICO calendars (Coinschedule.com, CoinGecko.com, CyberFund, ICOcrowd.com, ICOcountdown.com, ICO-list.com, Tokenmarket.net, and TokenSaleCalendar.com) and using social

networks: Youtube, Facebook, Twitter and LinkedIn provide us with valuable information of their customer’s demographics, interests and buying habits.

Facebook is the biggest social media platform with over two billion users. Its advertising medium allows businesses to easily target specific audiences based on data that Facebook has already collected from its users over the years. It is able to track users’ individual preferences for ads by using algorithms to target the best audiences for your ads. Pretty smart, indeed.

For every Facebook page that you own, you are able to “boost” posts to a selected target audience. We can select your target audience based on the following parameters:



- Location: Country, Zip code, City, Region, Address Radius or a Designated Market Area (DMA)
- Demographics: Age, Gender, Language, Generation, Life Events, Political affiliation, Relationships, and more.
- Interests: Here we can target people based on their personal interests such as interests in entertainment, shopping, fashion, food, fitness, family, business, and many more. These enable us to very specifically target certain people, for example, a soccer loving mother of a large family that travels abroad every second month.
- Behaviors: Here you can target certain behaviors of your audience such as if they're having an anniversary soon, if they're using a mobile or computer device, if they are living abroad, and what kind of digital activities they partake in.

Using these data we will be able to analyze our potential target groups and to create personalized messages.

Another source of marketing will be done with strategic relationships with companies that have similar customer demographics. Alliances with banks, credit unions, postal networks and retail outlets allow us to leverage their strengths (proximity to clients and established quality services) and overcome their weaknesses (limited transfer expertise, restrictions on foreign exchange dealings, access to a payment system). The strategic relationship will be mutually beneficial where both organizations will develop visibility for each other.





## 2.1.2 Marketing strategy

### MARKETING OBJECTIVES

- Develop brand awareness through a steady, month to month increase of new visitors on our platforms.
- Develop an increase in sales while achieving a status quo state or decrease in marketing expenses.
- Develop awareness of the structured conversation system measured by customers using our services.

The ORBIS team's sales strategy will be a successful one. It has already lead us to being one of the leading companies working in the cryptocurrency space to include money transfer, banking, marketing, and development in our platform.

We partner with chain markets, stores, and big business to provide them with all of their market needs while also establishing our payment method as an accepted and trusted brand. They introduce their clients to our platform and our POS terminals. This is a win-win situation, and gives customers a number of benefits also.

Since we offer the cheapest and most competitive service through our simple, easy-to-use platform, customers will intuitively prefer our platform. By using it, they will also be earning loyalty points to be used at their own discretion for gifts or, in some cases, cash back. In all of our marketing efforts, we aim to create an urgently necessary product for our customers.

## 2.1.2 Marketing strategy

### SALES FORECAST

The money remittances industry sees \$600 billion flow through it annually. As a result, we predict that within our company, we should be seeing a cash flow of roughly \$2 million per month within 2 months of launch. By the 12th month, we expect this number to have risen to \$10 million. Including the entire platform, such as our POS and card payment system and our funding and management services, we will see a 2 billion-dollar evaluation within 2 years.



## 2.2 Functionality

In the world of cryptocurrency, markets are decided by peer-to-peer exchanges of digital tokens. Buyers and sellers determine the prices through their own buy and sell orders, allowing for a true decentralized exchange of value.

For a money transfer project like ORBIS to operate in this space, the following functions will be our main priority:

- Customers can use their own debit/credit cards on our platform, performing real-time buy and sell transactions, or have an ORBIS debit card issued to them.
- International no-limit transfer functionality for the settlement of payments. This will include currency conversion – for example, between US dollars and Japanese Yen.
- ORBIS will provide short-term credit loans in the form of credit applications to its users, issuing a bill of exchange between any parties who wish to use this application.
- Fiat currency transactions will also be possible, not just cryptocurrency ones.
- Interest will be earned in our ORBIS savings accounts by having tokens stored in them.
- Buying ORBSi tokens allows for hands-off investment, with their tokens appreciating in value on their own through the cryptocurrency market.
- ORBIS POS will allow wireless payment to be a reality for all small businesses and entrepreneurs who require such services, including self-employed people in developing countries, such as freelancers.

## **3 ORBIS PLATFORM**

### **3.1 Orbis decentralized desktop/mobile platform**

Our unique, decentralized platform is unlike any other banking system available today, and it can be used easily by anyone of any age. Although the underlying technology may not be well-understood, we see this opacity as a benefit – after all, there is no need to understand the inner workings of a mobile phone to use it!

Orbis customers will be able to save their money, transfer their funds, invest, and receive credit or funding for their businesses all with a simple click of a button or tap of a screen.

In some cases, there may be customers who could misunderstand or have questions about the platform. They will have the option at all times to speak with a AI VR customer service chat robot. This software will be available on desktops, laptops, and mobile devices of all kind. There will be step-by-step usage instructions for each platform.

#### **3.1.1 Orbis Wallet**

Like other cryptocurrencies, ORBS will be stored in an digital wallet. Our wallets will be built-in our platform, where customers will be given the opportunity to save, transfer, and invest their tokens worldwide at the lowest exchange rates.

Orbis wallet will offer the most simplistic user friendly design so it can be used by clients from all types of ages. The wallet will include an Transfer token account, an Investment token Account, an IBAN Fiat currencies Account and an Savings Account.



### 3.1.2 Orbis Exchange

Orbis decentralized exchange platform will be used only to purchase and sell Orbiscoins and exchange them to all fiat money currencies. Being a peer-to-peer system, the transactions will be done almost instantly (with the best deal exchange on the market) to any bank account or Orbis Wallet.

### 3.1.3 Orbis Coins

Usually cryptocurrency platforms own just a single unstable price coin. Our company comes with no more than two tokens: ORBIS Coin (ORBS) and ORBISInvest coin (ORBSi)

Orbis facilitates customers the use of the wallet having two types of coins:



ORBIS COIN is created in a limited supply of 8000.000.000.000 coins which price will start at 0.50€ORBS token will be used to transfer funds safely not causing customers any money lose.

ORBISInvest COIN is created in a limited supply of 240.000.000 tokens at a releasing price of 0.50€ ORBSi coin will be used by cryptocurrency enthusiasts and investors mostly to hold and earn from the coin appreciation on the cryptocurrency and stock exchange market, being backed up by company

**Third-part (insurance company)  
will assure transactions and  
investments safety**



### 3.1.4 ORBIS debit card

Traditional Banking services issue cards that assure clients reach to their fiat money. Our Company will provide an IBAN debit card issued to make an easy access between our customers and their funds. This card can be used at any atm and limitless cash withdrawing at the Orbis Branches.

Customers will also be able to integrate their own debit/credit card into our platform to make deposit and withdrawal transactions to their own or other bank account.



#### 3.1.4.1 ORBIS POS

Most entrepreneurs, self-employed and many small businesses in undeveloped countries use cash money to perform their sales and service payments.

Orbis POS will come with a little help making small business owners life more easily introducing them with our wireless Point Of Sale terminals for their payments

#### 3.1.5 Orbis Savings

Storing your savings "under the mattress" is an unsafe, unhealthy and non-winning habit . Our company offers 5% annual interest for storing your savings into our safe, virtual, anonymous, decentralized storage accounts.

#### 3.1.6 Security

Our platform will be provided with non-stop security by our team of programmers and will be insured with the best anti-fraud measures. The platform will use the new block-chain World Identity Network system, ID card scanner, ID Verification and debit/credit card check, SSL certificates and 2FA authenticator.

Customer's deposits will be ensured by third party (insurance company).

## 3.2 Orbis mobile NFC payment system

Near Field Communication is a form of mobile contactless payment, evolved from mobile and contactless payment systems of the past. Both types of technology have gone through many changes and have merged together into technologies such as NFC.

Mobile payments aren't necessarily contactless payments. Originally mobile payments and other mobile services, like mobile banking, relied on text messaging to complete transactions. Many startup companies start out with text message services for customers and later move to mobile apps and contactless payment systems that do not require the user to send or receive a text message.

Any device capable of making payments using radio-frequency identification (RFID) technology is using contactless payment technology. The device does not have to be a smart-phone through this is the most commonly used device for contactless payments. An antenna and chip embedded into the device lets the customer wave their smart-phone over a card reader to make a purchase.

Security for contactless payments is the same for a credit card. Fraud protection laws apply, and secure channels and encryption are used

for sending credit card information and pin numbers, typically contactless.

Payments are faster because the PIN number or a signature is not needed. It also however, can cause the customer to spend more since paying is so quick and easy.

Smart-phones let a customer store multiple credit cards and other payment methods all in one device that the customer is likely to carry everywhere with them already. It cuts out the unnecessary hassle of texting or swiping through menus to make payments and yet still offers the security of a credit card.

Orbis is offering a one of a kind mobile app that embraces all the features of digital Wallets and NFC payments that will make life easier for millions of customers that would like to integrate their physical wallet safely in their smart-phone.



## **4. ORBIS WORLDWIDE BRANCHES AND FRANCHISING**

Franchising is a method for expanding a business and distributing goods and services through a licensing relationship. In franchising, franchisors not only specify the products and services that will be offered by the franchisees but also provide them with an operating system, brand and support.

In our vision, Orbis will exist also physically in well-developed self-service futuristic branches designed by our designers. These will consist in self-service ATM machines which will have all the functions that our customers will have on their smart-phones and desktop platforms and also cash dispensing function.

The least but not last function in our branches will be the Virtual Reality information and customer service stands, where our customers will receive information from an artificial intelligence human chat robot, using Virtual Reality technology, this consists in a stand with VR Glasses that will transmute the customer into a virtual chamber where he will have the opportunity to make virtual conversations with one of our AI VR customer service chat robots.

Being a self-service business the monthly costs of owning such a franchise would be insignificant comparing to the profits.

Owning Orbis branches all over the world would be almost impossible for a single company so the best chance to bring the Orbis concept worldwide would be to franchise the company so we can also share our profits with the community.

## 5. ORBIS VIRTUAL MARKETING

Our team is not only formed from IT specialist, lawyers, business consultants and Crypto specialists, we also have wonderful colleagues that are specialized in business marketing and management, one of the most important part in a company. Orbis team made of young business visionaries has put up the plan for bringing cryptocurrency and business at another level, introducing new technology currents in marketing and managerial services. Our concept will offer also help for other startup companies with our futuristic vision.

Orbis virtual marketing combines new technology, virtual reality and artificial intelligence in a new concept of marketing and managerial services, provided by our company meant to grow Orbis project and also other businesses.





## **6. ORBIS INVEST AND FUND RAISING FOR START-UPS AND OTHER STOs**

Cryptocurrencies being the considered virtual gold or the money of the future, have been a surge in interest in recent years. The total market value of cryptocurrency has increased from \$ 18 billion at the start of the year to over \$300 billion today. Sometimes it seems like everyone is talking about Bitcoin and other Currencies, yet less than 1% of the world owns any. Capital is flooding into cryptocurrencies and like all influxes of money, some will find unproductive uses like the weaker STOs with poor business cases and governance, but other new cryptocurrencies might provide a good service to certain customers that have the need for such blockchain protocols.

Orbis team is enthusiastic in knowing and helping other cryptocurrency projects that show big potential merge on the cryptocurrency market, providing a service for funding and also being part in other big scale projects.





## **7. ORBIS PHILANTHROPIC VISION**



In august 2008, the World Bank Presented a major overhaul to their estimates of global poverty, incorporating what they describe as better and new data. The World Bank's long - held estimate of the number of people living on the equivalent of \$1 a day has now been changed to \$1.25 a day.

While the poverty in the world is getting better, Orbis would like to help the community making people lives all around the world better with our philanthropic vision.

Our team has set up a plan in which our company will giveaway automatic produced QRcodes from our future self-service machines to people in need in undeveloped countries that can be used to buy food and hygiene products from certain affiliated companies.

More than 2.5 Billion people don't own a bank account, fact that Orbis will want to help change and provide digital banking services for more than 1 billion unbanked people until the year 2025 giving the opportunity to these people to at least own a debit card or a smart-phone that uses our technology.