

Dear Australian Treasury,

I am writing to help draw to the attention of the Australian Treasury about a new and innovative Blockchain Network (Worbli.io), specifically designed to help keep FinTech interested in this technology compliant with existing regulations. I believe that by better understanding the Worbli architecture and governance it will help alleviate concerns with trying to regulate a market that wasn't designed for regulatory oversight.

I think the key challenge here is maintaining transparency within existing ICO projects operating outside of regulatory oversight providing a software service (potentially) to the Australian Market that bypasses rules and regulations existing Australian Fintech have to adhere to. An example of this might be a Cryptocurrency debit card where a vendor can either accept cryptocurrency as payment for goods and services and easily sent converted to cash overseas bypassing taxation and keeping the transaction 'off the books'. Blockchain technology in my opinion was initially developed with Anarchist tenancies for operating outside of government control, which was until developers and businesses realised the benefits the technology has for cost containment, speed and data privacy on a distributed ledger system.

That said the potential here is revolutionary, cutting out intermediaries in a trust less system with greater capabilities than existing technology.

The Worbli.io network is bridging the gap between Fintech on blockchain and being fully compliant with regulatory. We have a special layer of governance on our network, audited by Deloitte and have a layer of AML/KYC at the wallet level as well as for Block Producers supporting the transactions on the network. We are the first in this space and want to work with Governments directly to help improve transparency.

With the layer of AML/KYC we can tailor it to suit accredited investors as well to meet some of these ICO/STO requirements.

Some unique features on the Worbli Network is that it is currently doing around 4000 transactions per second and scalable to over a million. We also have insurance on wallets in the event of a hack where investors lose their tokens, have reversible transactions (normally with bitcoin if you send it to an Ethereum address it is lost forever), a customer support desk (again unique to Worbli - I don't know of any other Blockchain that has this), recoverable accounts in the event keys are lost, aml/kyc at the wallet level and a thorough screening process for applications on our network to ensure user safety to name a few important features.

We would like to work with Treasury, ASIC and other government departments to help promote Worbli as a reliable, safe and compliant network in line with government regulations.

Furthermore; we are in the process of launching a STO (Security Token Offering) with a project called Tokenoro (<https://www.tokenoro.com/>) which is offering a security token backed by an equity/commodity model for crowd funding for gold mines. It is our hope that this model will bring with it a new mining boom in Australia funding small to medium sized mining operations, that the larger mining operators wont touch.

Please find attached a draft presentation on the Worbli Network.

Thank you for your consideration.

Best Regards,

Tim

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Tim Brown

Business Development

WORBLI

WORBLI for Business

An Enterprise-Grade Financial Technology Infrastructure



Vision

Enabling Opportunity

Mission

To build the
infrastructure for an
honest, efficient, and
accessible financial
system

Values

Compliance

We have a culture of compliance in everything we do

Integrity

We do what we say we will do

Agility

We adapt to a continually evolving landscape

Service

We are here to serve the network, in turn our developers, customers and community

Diversity

We value diversity of ideas and people

Accessibility

We are committed to making the network accessible to the widest possible audience

Evolution

We envision the evolution of WORBLI beyond its current iteration

WHAT IS WORBLI?

**WORBLI is the
infrastructure for
an efficient, honest,
and accessible
financial system.**

Built on EOSIO technology for enterprises and individuals to unlock the potential of blockchain technology, WORBLI is an ecosystem where everybody can benefit from a network that is compliant with industry standards and financial regulatory requirements. WORBLI gives developers, enterprises, and individuals seamless access to financial services. This allows developers and enterprises to easily build their own financial applications on WORBLI benefitting from fast and low-cost transactions, integrated AML/KYC compliance, and secure protocols for recovering accounts.

Features & Benefits



Network

About the WORBLI platform



Performance

Security & speed (4000 TPS)



Network Partners

with 35 partners (and growing)



Compliance

Mandatory KYC & AML compliance



User Accounts

Secure & recoverable on-chain accounts



Crypto / Fiat Gateways

Coming Q2 2019



Consulting

WORBLI professional services focusing on technology, marketing, legal, compliance & governance



Projects

Multiple projects in development e.g. Real Estate, Securitization, Remittance, Foreign Exchange, Banking, Insurance, Mining & Resources



Network

About WORBLI

01

Adaptive Infrastructure

capable of hosting applications developed in ANY programming language

02

Superior infrastructure

Built on EOSIO technology providing developer tools and feeless, reversible transactions.

03

Stable pricing

committed to driving down deployment cost

- CPU and Bandwidth will get cheaper and RAM is free
- WORBLI stakes RAM for users and businesses

04

35+ Block Producers & Business Partners

05

RAM is free. WORBLI stakes RAM for users and businesses

06

Fast and Flexible changes as needed

POTENTIAL to add: Education that is gamified (Blockchaindictionary.com)



Performance

Security, Speed & Reliability



Leveraging the security and power of distributed ledger technology



High transaction speeds

- Real world usage of up to 4000 TPS
- Potential to be faster than Visa & Mastercard



A suite of enterprise grade API's



We cater for enterprise needs

- No risk of downtime
- Password authenticated
- Private communication network



24/7 Support with Service Level Agreements



Global Network



WORBLI Partners:

EOS DAC | EOS New York | EOS Cannon | EOS
BP. Fish | EOSphere | GenerEOS | EOS Dublin |
EOS Rio | EOS Tribe | EOS Blocksmith | EOS
Germany | EOS Real | EOS Cafe BLock | HKEOS
| EOS DetroitEOS | Sw/eden | Dune | EOSYS |
EOS Metal | Beyond Bitcoin | WORBLI
Foundation | Octagon Labs | Gravity Pool |
EOSIO. SG | Inifinitybloc | EOS Argentina | EOS
Nairobi | Chainrift | EOS | CalEOS | Costa Rica |
EOS Nation | EOS Titan



Compliance

A critical trait of WORBLI is the built-in governance layer; this means we can set the rules of the blockchain.

All new user accounts are subject to AML/KYC verification.

All user accounts, transactions, and nodes will follow the rules of the governance layer that WORBLI implement.

Block producing nodes meet compliance guidelines by submitting to regular audits.

This makes WORBLI perfect for any developer that wants to create an application where financial security and scalability are paramount.

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

Best of all... Apps don't have to pay for network setup costs, user account creation, verification, ongoing chain security and more.



User Accounts Page 1

Secure & recoverable on-chain accounts

Free on-boarding of verified user accounts for individuals & businesses

Users provided with a WORBLI account dashboard

24/7 customer support service

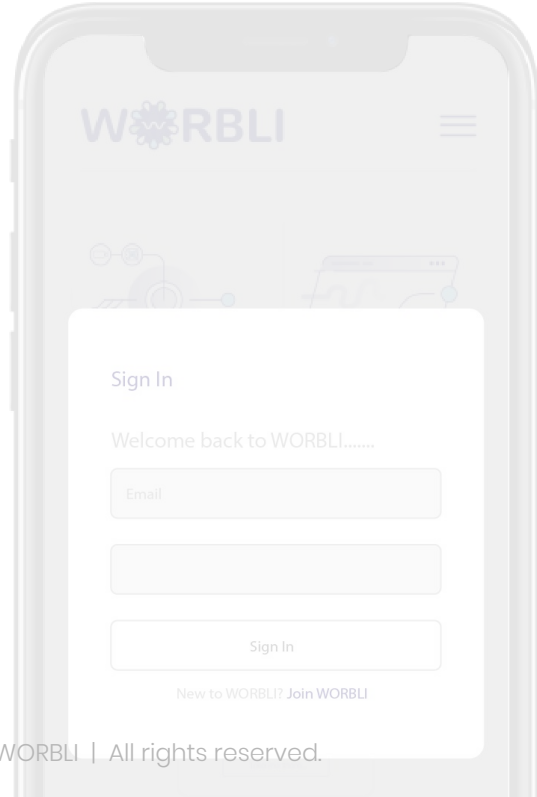
24/7 customer support service

Staking for account creation executed by Application
-316 WBI per account. **(Sean to clarify)**

Unique user account names featuring 6-12 characters (a-z, 1-5)



User Accounts Page 2



Single sign-on including
KYC verification



WORBLI processes are
optimized for simplicity



Users will have access to all
relevant applications
created on WORBLI



Each business defines their
own rules of engagement
for their users



Crypto / Fiat Gateways

(in development)

Designed to eliminate the barriers to entry for all developers and users to the cryptocurrency market.

Businesses will have access to ready made fiat & digital currency developer tools.

On-chain applications will enable safe storage, transactions, and the exchange of digital assets and fiat currencies.



Projects

WORBLI is partnering with only the best enterprise grade applications to build out an ecosystem of financial technology applications including:



Security Tokenization



Insurance / Risk Platform



Real Estate Tokenization



Fiat / Crypto Gateway



Remittance & Payroll



Wallets & Personal Finance



Accounting & Auditing tools



+more



Professional Services

Leverage the experts

Our partners can leverage WORBLI's wealth of knowledge, skill and experience across blockchain technology & financial services:

Marketing & PR Communication

Legal, Compliance & Governance

Capital Raising & Launch Strategist

Token Economics & Financial Structures

Technology & Enterprise Security

Ongoing Support, Operations & Maintenance

