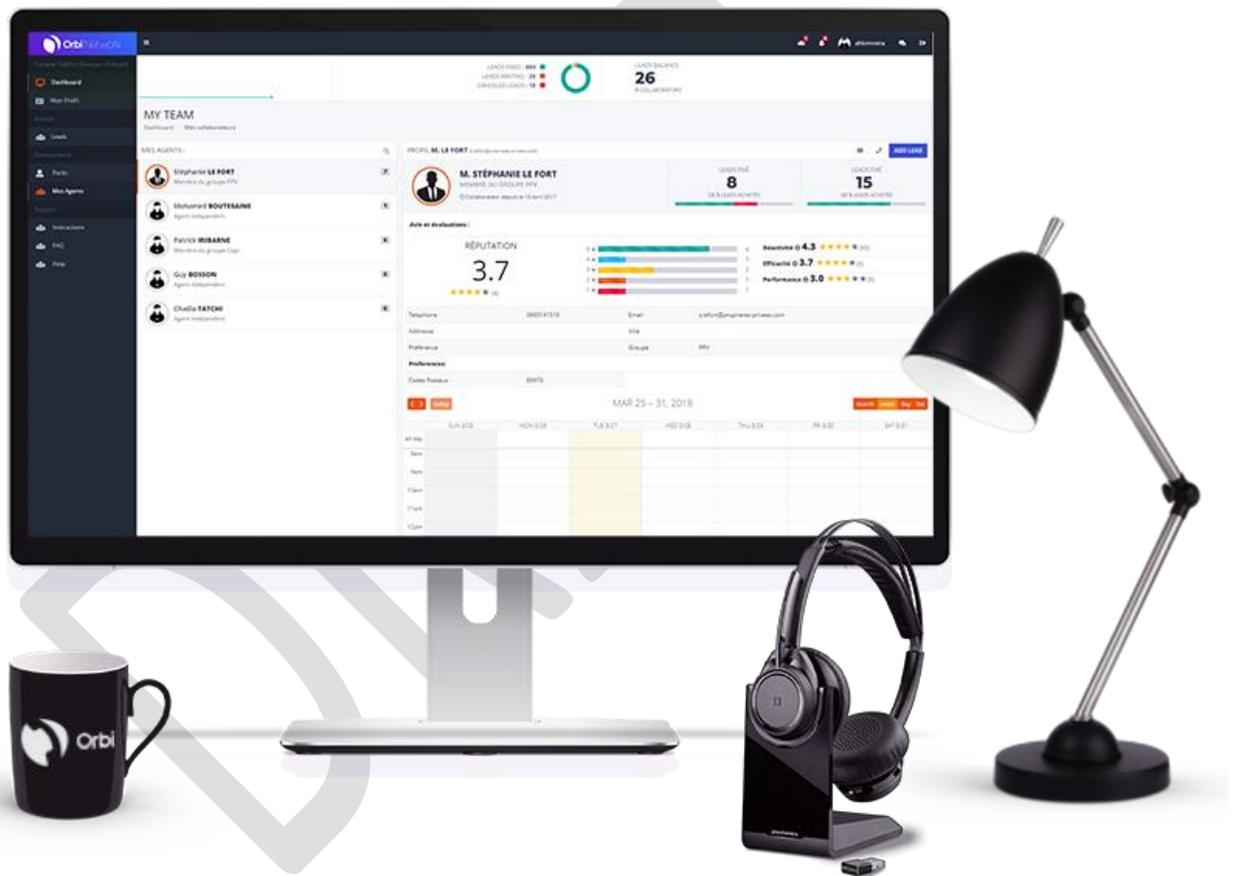




Blockchain based solution for the BPO Industry



With OrbiNetwork, monetise your knowledge and improve information transmission from the home to a professional space

SUMMARY

1. INTRODUCTION	4
2. BPO 2.0	5
2.1. Property area	5
2.2. Automobile sector	6
2.3. BPO for independent workers	6
3. BPO 3.0	7
3.1. Tokenisation, a natural development of our Business Model	8
3.2. Blockchain and “Tokenomics”	9
3.3. Tokenisation	9
4. THE ECOSYSTEM:	10
4.1. Our strength: a dynamic existing community	10
4.2. Our strength: a tried and tested business model	10
4.3. A “REAL BUSINESS ITO” based on existing and profitable activity	11
4.4. ORBIHOME, THE FIRST PROPERTY AREA IN THE BLOCKCHAIN	12
4.5. The key players in our ecosystem	13
4.5.1.	13
4.5.2. Independent workers	14
4.5.3. The investors	14
5. Our vision: transform property	14
5.1. Transform property	14
5.2. Cases of use	15
6. CONCLUSION	16

Abstract

We all know Call Centers. That time when you had to stay for hours on the phone, being transferred from help desk to support desk passing through 3 different countries and dealing with various accents.

Within the last 20 years, Call Centers or in broader terms, the BPO industry went from local to offshore, allowing large corporates to access a very competitive workforce and hence outsource a wide scope of businesses.

Now imagine for one second the possibility of bringing back all those jobs home shore, through a well organised and decentralized workforce, being able to confidently trade and support each other on peer-to-peer basis. The possibility to fluently exchange and monetize information.

This vision can now be realised thanks to a new technology called “Blockchain”

Orbical's new Ethereum based new Dapps, OrbiNetwork, is challenging the BPO industry with a very deep redesign thinking of the industry while creating new opportunities for people.

What defines BPO?

The Business Process Outsourcing (BPO) designates the complete outsourcing of a job procedure within a company to a professional for which the job procedure is their “know-how.”

The reasons to call upon a BPO:

- Rely upon a professional for whom the activity is at the core of their job
- Reduce charges and limit investments on external support jobs.
- Speed up the development of a company

Jobs are outsourced in numerous areas of activity for which the most well-known are support jobs in a company. Currently BPO's have developed in call centres, factoring and outside billing services, but also in systems which allow a self-employed person to obtain the social welfare advantages of employee status, accounting, marketing, technical support and after-sales services.

There are no limits to how much you can outsource jobs. In fact, this outsourcing even includes front office activities such as arranging qualified appointments, generation of client prospects,

Depending on the needs of the company, two subcontracting models have been developed in the last few years:

1/ International infrastructure - offshore enabling very low costs.

2/ Closer infrastructure - nearshore enabling a better quality of service but at a higher cost.

The next step is therefore a repatriation of part of the homeshore infrastructure, using local strengths by creating a network of decentralised telesales operators at the service of the population.

1. INTRODUCTION

Founded in Paris in 2010, the Casmarkt SAS company is a major player in B2C digital marketing, or in other words, in the commercialisation of verified information (Front office BPO). The know-how of **Casmarkt SAS** is characterised by its **ability to generate prospects** of buyers and sellers in the property, automobile and insurance sectors.

These sectors free up strong synergies. For example, 25% of people who move to a new house use the opportunity to change their vehicle (source Seloger). These sectors of activity offer the same characteristics: they are particularly fragmented with a multitude of players of all sizes.

Casmarkt SAS intervenes in the property sector with its Orbicall site and in the automobile sector with AutoRéduc. The company offers its clients a telemarketing platform to optimize and improve prospecting work, namely

qualified connection between professionals and individuals both in buying and in selling. The platform's offer is based around two major services:

1. **Telecanvassing**: generation of qualified canvassing for buyers and sellers
2. **Organizing appointments**: canvassing management tools (diary, appointments, follow-up, quality of canvassing)

Carsmarkt SAS is already present in several European countries (France, Belgium, Germany, Spain and Switzerland) and in North America (Canada).

Platform clients are both independent professionals, working from home (without a physical agency), and large groups that are already established in their respective sectors.

2. BPO 2.0

The Casmarkt SAS BPO 2.0 is present today in the property, automobile and insurance areas. This activity consists of enabling key players in their jobs to maximise their sales by using data that can be collected in the best way possible. In more concrete terms, through its **Orbicall platform** and its specialised sites, **Casmarkt SAS is a European leader in the generation of leads** that are highly effective through their telephone qualifications.

2.1. Property area

In the property sector, Orbicall enables easing the work of estate agents' prospecting work.

With the development of the web and the broadcasting of open adverts to individuals, property adverts that are done privately are firstly considered as

competition by estate agents. After a period of adaptation, estate agents have understood the benefits that they can get from this source of potential clients. To ease work of property prospecting on a base of thousands of private adverts between individuals, different services and tools have been developed and brought together under the term of writing a property advert.

OrbiCall is one of the first platforms to make this competition an asset, by providing agents and representatives with appointments with sellers and buyers of goods from adverts published on sites dealing with private property adverts between individuals.

Via its Near-Shore call centres, Orbicall identifies goods to sell and contacts sellers to organise qualified appointments for property professionals. These appointments are classified in terms of their preferences, availability and research criteria.

2.2. Automobile sector

In the automobile sector, Orbicall is also developing its expertise in the same way to the benefit of professionals in the sector. Rather than searching for new clients daily, which is time-consuming and expensive work, Orbicall connects professionals from B2B and B2C. Orbicall promotes qualified appointments between the buyer and seller with the help of Near-Shore call centres.

Orbicall has thus become one of the European leaders in making appointments in this sector.

2.3. BPO for independent workers

After becoming the reference partner for major estate agent networks, such as Capifrance (Artemis) and Propriété-Privées, as well as major players in automobile buyback, such as Autobiz (PSA group), Orbicall is now adding two new elements to its trajectory by opening its platform for two types of independent professionals:

- Independent property hunters, who can locate goods outside of the market thanks to their contacts and who will be remunerated by this connection to professional estate agents: once an authorization is signed, either simply or exclusively, the hunter will be remunerated in ORBICOINS.
- Independent **telesales professionals**, who can carry out their activities at home after being trained in a team, which allows the platform to grow in power and generate even more token flow.

3. BPO 3.0

Strengthened by their know-how and a track record of more than 7 years, Carsmarkt SAS has undertaken a transformation of its current activity, that is financed automatically and is profitable, by generating and qualifying canvassing via near-shore call centers. This transformation will enable an adaptation of current tools to integrate Blockchain technology and become the first B2C global platform in the BPO commercial front office.

The aim is to create a new decentralised platform enabling all players to carry out transactions at high added value (governance, dispute resolution, transaction security, unforgeable analysis, independent experts, a network of identified professionals, smart contracts and IoTs etc.) and verified by

Blockchain technology. This transformation will also open competition and simplification of transaction steps.

This ICO's aim is therefore to go further and faster by recruiting the best and in buying back platforms for:

- Reinventing and improving sectors
- Revolutionising freelancing

3.1. Tokenisation, a natural development of our Business Model

For more than three years, we have been using ORBICOINS daily and with success in the property sector. Our tokens are offered to reimburse “gamification” amongst our professional clients. These virtual tokens represent an appointment (the current rate is 1 appointment = 3 tokens). These tokens are offered by the platform in the case of referral between professionals or during analysis or promotions of the Orbicall offer on social networks.

The **ORBICOINS were quickly accepted** by our community of property professionals, to the point where they **have become our only marketing investment. This mechanism of referral has allowed us to increase our profitability exponentially.**

However, we were very quickly confronted with a problem linked to this success: the non-liquidity of the token. Some ambassadors accumulated more than € 1000 of **ORBICOINS** that they can no longer use. In this context, we have noticed a real loss of speed and a lack of motivation of our best investors

who are no longer motivated to refer new colleagues, when they are essential in our acquisition strategy.

Faced with this problem, the tokenisation of our platform on the one hand makes **ORBICOINS** tokens that are monetizable and on the other hand creates a “Peer to Peer” ecosystem. In fact, two different independent entities at Orbicall can carry out their transactions in **ORBICOINS**.

3.2. Blockchain and “Tokenomics”

The **ORBICOIN token**, immediately allows our ambassadors to monetize their credit or generate extra revenue. This allows goods hunters and independent telemarketing operators to be remunerated directly by the buyer on a decentralised base.

The ORBICOIN will be the unique unit of account accepted in the ecosystem.

To liven up the ecosystem, numerous players will be able to be integrated and connected to each other. Artisans, removals people, and solicitors can also use/buy connections. For example, the hunter brings a “lead/prospect” to a property agent, that will use this information for connecting to a removals person, a photographer, a “home-stagist” or a repairer. Smart -contracts will also allow automation and verifications of administrative procedures such as the signatures of electronic agreements, constituting files, taking payment for advances and even creating possible future opportunities for visits or renting.

3.3. Tokenisation

The **ORBICOIN** has gone from being a simple “reward token” to an “access, loyalty and utility token.” A token that enables making the area more fluid by enabling all players to become involved in a new **ecosystem** as independent workers and to generate and appropriate the entire value of this sector with transactions which will be secured, encrypted and analysed.

With this decentralised system, each professional/individual will also be able to train themselves, flourish and achieve their aims in their profession and on the platform.

4. THE ECOSYSTEM:

4.1. Our strength: a dynamic existing community

Around 25,000 ORBICOINS have already been put into circulation. They are used by more than 2,500 estate agents in every country in which Orbicall is present.

4.2. Our strength: a tried and tested business model

We have more than 100 positions on Near-shore and serve hundreds of independent agents. We are the official call centre for the most important property networks, such as Capifrance (Artemis) and Propriétés-privées amongst others.

In the automobile industry, we are the official call-center for Autobiz (PSA) and serve Auto1, amongst others.

Carsmarkt SAS has been profitable since its launch in 2010 and has never fundraised, which has allowed us to train our best engineers on the Blockchain since 2016 to prepare and launch our Full Stack platform on the DLT.

Carsmarkt SAS has several call centers, for which the profits will converge directly to **ORBICOIN** holders, which will make Tokens “asset-backed” from day one.

To summarize, we can state with Carsmarkt SAS that:

- **We have the product, the users, the community and a Team of professionals that have been working together for several years.**
- **We have a product that exists, with an ecosystem of clients that will give our token a critical advantage to achieve their maturity as a “Utility”.**
- **We have specialised engineers, with a bona fide experience in the blockchain.**
- **The funds collected will allow us to go faster by recruiting the best and by acquiring synergic start-ups.**

4.3. A “REAL BUSINESS ITO” based on existing and profitable activity

Orbicall is based on an already existing infrastructure and activity, the OrbiHome and OrbiCar sites will be the evolution of OrbiCall in the development of the universe of professionals in areas that are self-sustainable and secured. Based on Ethereum and governed by Smart-contracts, they will enable application of blockchain technology in the property and automobile sectors, by giving better access to services and products, by lowering entry

barriers for all the actors and by increasing possibilities to interact, discuss and work together and with complete trust and transparency.

Orbi Network will be the decentralised platform that will open the pathway for synergic activities to discover and exchange commercial opportunities and strengthen links in inter professional collaboration.

The role of Orbicall will gradually become less influential as new players join the platform, generating independent and decentralised ecosystems with all the advantages of the Blockchain: an escrow system, expert-oracles, generating calls for tender, verified opinions, publicity, Big data etc.

4.4. ORBIHOME, THE FIRST PROPERTY AREA IN THE BLOCKCHAIN



4.5. The key players in our ecosystem

4.5.1. The professionals

The **ORBICOINS**, that are based on appointment credits, already have a **concrete usage value that is immediate, long-term and verifiable**. They have in fact obtained as rewards for different actions carried out on the platform: referrals,

4.5.2. Independent workers

By opening our platform to goods hunters and independent telemarketers, then to every actor in the property sector, we will be offering the possibility to all our **ORBICOINS** holders to exchange tokens on exchange platforms, creating a **networking effect that is proportionate to the number of users; this means that the value of the token could be proportionate to the number of participants.**

4.5.3. The investors

Investors will be able to buy ORBICOINS that are leads backed by upcoming marketing campaigns. They will be able to keep **ORBICOINS** by waiting until the prices of the OrbiCall leads increases or re-sell them at any point to get a return on their investment.

5. Our vision: transform property

5.1. Transform property

Our vision of in the Blockchain is inspired by “off-chain” start-up successes such as Redfin, Purple Bricks, Opendoor and in particular Compass. The current CRM of OrbiCall will become, firstly, the OrbiHome platform, and will be the point of contact between the property ecosystem and the blockchain, thus enabling the management of portfolios, the balance of tokens, carrying out transactions and interaction between professionals.

As our CEO, José Senent explains: “We launched ORBICOINS more than 3 years ago, as soon as we heard about Blockchain for the first time, as we

immediately saw its disruptive potential in property. Our ORBICOINS are virtual tokens offered to recompense “gamification” actions. Our tokens rely on a genuine business with a confirmed validation of its viability, with flows that allow us to predict the demand of tokens in circulation. Therefore, we are not principally researching investors for our Token Sale but rather users, to decentralise our platform and enable each property player to achieve their aims by using the potential of Blockchain technology: low latency, security, fluidity of exchanges and affiliation.”

Next, the platform will develop naturally towards a B2B2C universe, with advert applications, broadcasting and research of small multi-sector adverts, CRM, MLS and DMP tools for professionals, for Big Data, for API, AI etc.

5.2. Cases of use

The Orbicall platform will issue **ORBICOINS** as we have already been doing “off-chain” for 4 years. These tokens allow buying and selling of information or appointments, analysis of the latter, buying training under the Mocc format.

These **ORBICOINS** will have an intrinsic value to correlate with an appointment and/or prospects and will be exchangeable.

Case of use No.1: An agent will be able to be remunerated by their work, their expertise or even share an agreement with another agent. The smart-contracts will enable usage of the electronic and time-stamped signature for the estimations and sales or rental agreements, to draw up check inventories,

leases, purchase offers, union reports, etc. All these products will reduce delays, administrative procedures, distances and archiving constraints.

Case of use No.2: An independent worker wants to carry out an activity of working from home on the micro-economic knowledge base of their territory. They will be able to suggest qualified data to estate agents for the property area or to automobile operators in the automobile area. The capacity to transmit qualified data according to criteria will be validated thanks to training in the Mooc format. The **ORBICOIN** will be at every one of the token's steps.

6. CONCLUSION

With recent advances in the collection and distribution of peer-to-peer data and the development of blockchain technology, ORBI NETWORK wants to provide universal access to information and simplify the process of commercialisation and transactions in professional ecosystems but especially in simplifying the chain of value in removing points of friction in the communication and monetization of information.

CarsMarkt is a French SAS, that has, since 2010, specialised in the automobile, property and insurance areas. Amongst others, we edit Orbicall, AutoRéduc, Homesale.es and Cardirect.fr, specialised in connecting and organising appointments with individual sellers to help them buy or sell their goods with the help of professionals.

Carsmarkt SAS has received numerous acknowledgements and prizes. Their Autoreduc.com site both made NYT and was named best European project for the Founder Institute. Their founder, José Senat, was a finalist in e-commerce personality of the year, the best European graduate of the Founder Institute

then the Mentor of “Sales and Traction” and is currently a strategic adviser for the Argus group.

With over 50 employees in Europe and Near-shore, Carsmarket SAS developed, via its different sites and call-centers, an international service of effective leads generation in numerous sectors, and has, since recently, strengthened its property activity with the setting up of a service of property hunters and independent telemarketing operators, by creating a data structure that is rich, unique and accessible to all players in the property sector.

This platform, which gives access to canvassing and to qualified goods, will minimise subscription fees and will maximise the visibility of property offers.

Thanks to DLT, ORBIHOME will offer agents the possibility of sharing authorisations and of creating sales and rental smart-contracts in residential and commercial areas.

The advantages will be considerable in terms of saving time, communication and administration. ORBIHOME will thus develop a sustainable ecosystem that generates value where property tokens can be exchanged at will.

The automobile sector, the second highest area in household payments after property, will see the development of a clean ecosystem on the OrbiCar platform and around the existing Autoreduc.com site.

Setting up a business is very difficult without a clear vision, and to create a clear and concise vision is even more difficult without the accumulation of solid experience.

We are specialists in the qualification of effective prospects. We have an in-depth knowledge of the property and automobile areas, which are highly

similar and synergic, being the leaders of “sales appointment making” for professionals in many European countries.

“I’m looking forward to seeing more ICO projects provide increase clarity about the performance metrics expectations they plan to exhibit during their future adult lives, in addition to the assumptive utility of that token they are selling.

Therefore, I’m a proponent of seeing some visible form of operational token utility prior to allowing the token to trade in the hands of public speculators. Even if the token utility is still not mature or complete, at least seeing its beginnings would give a reality check on where it is going. “

William Mougay