



**Blockchain-based platform for the  
freelancing economy**

White Paper v6

# Important disclaimer

---

This white paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction.

This white paper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. Orbi Network tokens are just utility tokens which can be used only on the Orbi Network platform and are not intended to be used as an investment.

The offering of Orbi Network tokens on a trading platform is done to allow the use of the Orbi Network platform and not for speculative purposes. The offering Orbi Network tokens on a trading platform does not change the legal qualification of the tokens, which remain a simple means for the use of the Orbi Network platform and are not a security.

Orbi Network SàRL is not to be considered as an advisor in any legal, tax or financial matters. Any information in the white paper is provided for general information purposes only and Orbi Network SàRL does not provide any warranty as to the accuracy and completeness of this information.

Regulatory authorities are carefully scrutinizing business and operations associated with cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact Orbi Network SàRL business and even limit or prevent it from developing its operations in the future.

Any person undertaking to acquire Orbi Network tokens must be aware of the fact that the Orbi Network SàRL business model, the white paper or terms and conditions may be changed or needed to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire Orbi Network tokens acknowledges and understand that neither Orbi Network SàRL nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

Orbi Network SàRL will do its utmost to launch its operations and develop the Orbi Network platform. Anyone undertaking to acquire Orbi Network tokens acknowledges and understands that Orbi Network tokens do not provide any guarantee that it will manage to achieve it. They acknowledge and understand therefore that Orbi Network SàRL (including its bodies and its employees) assume no liability or responsibility for any loss or damage that would results from or relate to the incapacity to use Orbi Network tokens, except in the case of intentional misconduct or gross negligence.

# Abstract

---

The World Economic Forum (WEF) has identified blockchain technology as one of its six mega-trends in a new report broadly aimed at outlining the expected transition to a more digital and connected world.<sup>1</sup>

**The World Bank estimates that 10% of global GDP will be generated on blockchains by 2025.** The GDP estimated for 2025 is \$100 trillion, thus the value generated through blockchain is expected to be \$10 trillion.

The freelance economy, also known as the gig economy, revolves around hiring self-employed workers to undertake specific jobs in return for an agreed payment.

Freelancers may find jobs through classified ads or through temporary staffing agencies, but the internet has created the current boom in freelance work.

Based on a recent study, 85% of all jobs are found via networking. Networking is in fact one of the most powerful keys to reduce unemployment in both side of the fence for corporates and freelancers alike. Previously people worked uniquely for one company, however this trend is coming to an end, as employees are increasingly looking for flexibility, mobility and diversity.

**The biggest problem faced by companies around the world is human resources;** it is becoming more and more challenging to get access to highly skilled professionals and to retain the best ones.

This problem has become even more apparent in the past decade, as new generations are requesting more and more work flexibility and mobility. Trends such as “home office”, “remote work”, and even “unlimited holidays” are starting to be seen in some companies such as Netflix and Google. On top of this, companies have observed a spike in turnover significantly increasing in recent years. In fact, millennials are being called the “Job Hoppers” by not seeing themselves in a job for more than an average of 2.6 years.

**In a world where accessing talent is becoming increasingly competitive, it is even harder to retain it based on financial reasons, as this is no longer the predominant part of the equation.**

With technology delivering more transparency, companies will no longer be able to settle for interchangeable freelancers that will lead to a high turnover.

---

<sup>1</sup> [http://www3.weforum.org/docs/WEF\\_GAC15\\_Technological\\_Tipping\\_Points\\_report\\_2015.pdf](http://www3.weforum.org/docs/WEF_GAC15_Technological_Tipping_Points_report_2015.pdf)

There is a huge gain for companies who hire freelancers. **Highly qualified freelancers are ready and willing to be deployed to accomplish clearly defined outcomes. This is more efficient in terms of time and cost and drives profits for any company.**

Temporary agencies won't be well positioned in the future of the work and gig economy growth because of their excessively high fees on placement.

DRAFT DOCUMENT

# I. Introduction

---

What will the future of work be?

When we hear about this, we almost sound that we are waiting something to happen to us. We think about dire consequences, with robotization, unemployment fearing where AI will have stolen our jobs, living in an increasingly inevitable « uberization » and robotization path.

In ten years, **freelancers are expected to become the workforce majority based on the current growth rate**, due to factors such as automation, freedom, flexibility and the ability to earn extra money.

As a matter of fact, **more than 50% of traditional workers in the U.S are not confident that their work if it will still exist in 20 years.**<sup>2</sup>

To make matters worse, younger generations, the same who plan to invest their savings in crypto instead of stock, no longer don't believe anymore in the security of a long term employment, nor in the sustainability of the pension systems.

As a result, the employment environment is observing changes where talent centralization in companies is becoming economically unsustainable. To adapt to the rapid pace of the economy, companies prefer to hire consultants for specific projects.

However, instead of accepting this state of mind, why don't we try shape, create, design and build ourselves the future of work that WE want to see?

At Orbi Network, we are shifting from a passive stance to a more active stance about the future of work and we want to pursue and build another future for us and our kids, a future where, instead of working for global, "uberized", giant off-shore marketplaces like Uber or Airbnb, we'll be working in decentralised communities where all the value created will be directly distributed in the platform itself, and thus ultimately into the community.

The employment environment is observing development where talent centralization in companies is becoming economically unsustainable. To adapt to the rapid pace of the economy, companies prefer to hire consultants for specific projects.

---

<sup>2</sup> <https://www.slideshare.net/upwork/freelancing-in-america-2017/1>

The age of the employee has begun.

Past	Future
Work 9-5	Work anytime
Work in a corporate office	Work anywhere
Use company equipment	Use any device
Focused on input	Focused on output
Climb the corporate ladder	Create your own ladder
Pre-defined work	Customized work
Hoards information	Shares information
No voice	Can become a leader
Relies on email	Relies on collaboration technologies
Focused on knowledge	Focused on adapting
Corporate learning and teaching	Democratized learning and teaching

## II. Vision

At Orbi Network believes the next frontier and challenge on both a corporate and workforce level will be peer-to-peer collaboration. The employment market is a very inefficient in many ways, especially when it comes to trusting the other parties. Does the employer has the means to pay? Is the employee competent? Are his past experiences are credible?

On the one hand, companies will have to transform their work environment to access a new highly skilled population that works remotely and for their own company. To this end, companies will have to create/use new tools to manage such a decentralised workforce.

On the other hand, freelancers will have to access networks, training and collaborative tools to improve productivity and communication among a decentralised team.

Leveraging on Blockchain technology, Orbi Network believes it can help **to create a better, more efficient and trusted environment based on verified and immutable data.**

# III. Mission

---

Orbi Network aims to redesign the employment market through a blockchain based platform that ensures transparency and verified data for both:

- Independent workforces (Freelancer)
- Companies

Orbi Network is the future of Freelancing platforms: a decentralised "Uber for Workforce" where a network of trusted professionals around the world can have access to jobs, MOOCS and coaching, while building a reputation that they'll own and forever and protecting their work with copyright and invoicing tools.

We have revisited Freelancing and the gig economy around a simple equation based on the ERC 20 standard: smart contract + escrow = guaranteed payment + review.

But there's more: **we've also created two non-fungible tokens for professional ID and intellectual property, based on the ERC 721 and 725 standards.** These 2 tokens will belong to the professionals who will be able to use them in other platforms. Our tokens will be used by any professional: developers, photographers or writers...

Ultimately, we aim to decentralize the entire BPO industry (Business Process Outsourcing) with home-shoring (home-based work).

Our specializations in real estate, the automotive industry and insurance, and our off-chain tokens that have already been used for over 3 years will give immediate traction to our fully functional on-chain platform, to be launched before our upcoming ICO in Switzerland.

**Orbi Network is a radical and natural evolution of our 8 years old bootstrapped and profitable business, based on outsourcing sale forces and performance-based marketing.**

# IV. The freelancing market

The traditional model where you join a company and stay there for decades has been overturned by globalization; where the workforce is becoming highly mobile. Co-working space and **remote work is becoming a very high trend along with people working for them selves as well as on a freelance basis.**

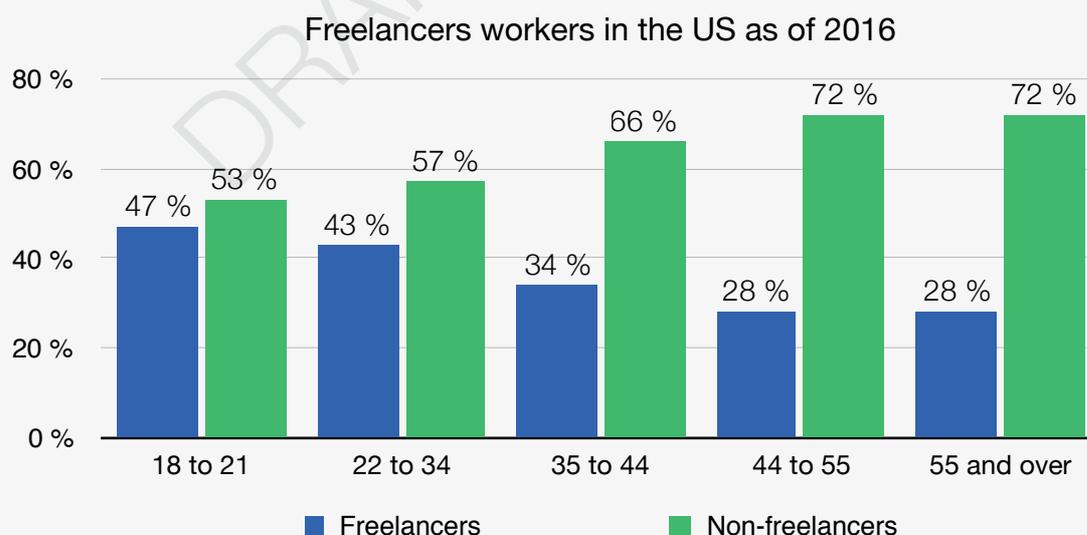
## A. Market figures

Although our Token Sale is not open to US persons, citizens or residents, the US market figures are very relevant for our study, because the trends in US are generally almost always replicated in Europe several years later. And these trends in the US are pretty impressive.

*“The U.S. freelance workforce is growing faster than the overall U.S. workforce, outpacing overall U.S. workforce growth at a rate 3x faster since 2014. It numbered 53 million in 2014 and grew to 57.3 million this year (8.1 percent growth since 2014) while the U.S. workforce grew from 156 million to 160 million in the same timeframe (2.6 percent growth)”<sup>3</sup>. In 2020, 43% of the U.S workforce could be freelancers.<sup>4</sup>*

**The freelancing economy has grown 3x faster than the U.S workforce since 2014.<sup>5</sup>**

**In the United States, freelancers make up 35% of the workforce, in the European Union they make up 16.1%<sup>6</sup>.**



<sup>3</sup> [https://s3-us-west-1.amazonaws.com/adquiro-content-prod/documents/intographic\\_UP-UHL\\_2U4UX118U.pdf](https://s3-us-west-1.amazonaws.com/adquiro-content-prod/documents/intographic_UP-UHL_2U4UX118U.pdf)

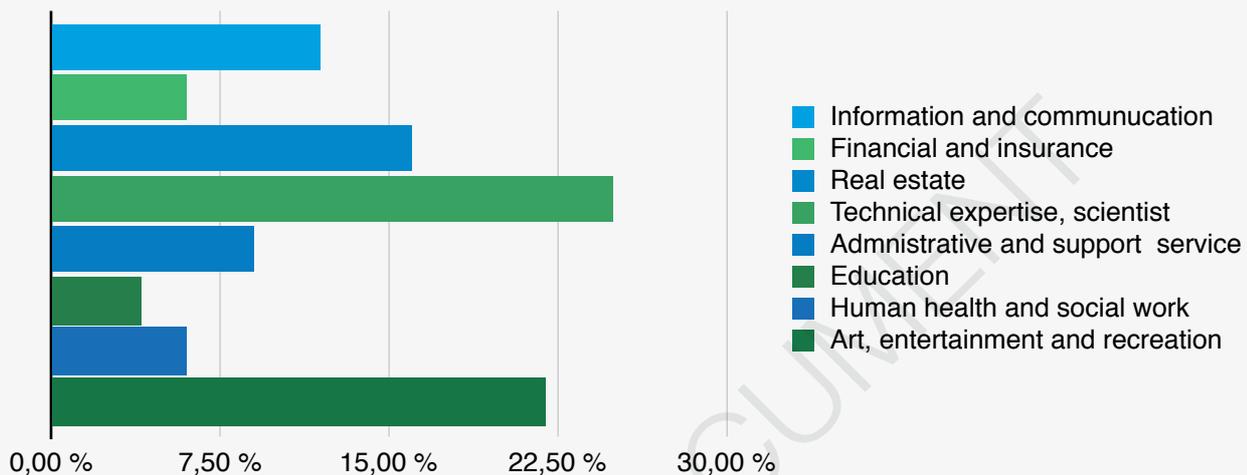
<sup>4</sup> <https://www.nasdaq.com/article/the-gig-economy-2020-freelance-workforce-predicted-to-rise-to-43-cm803297>

<sup>5</sup> <https://www.slideshare.net/upwork/freelancing-in-america-2017/1>

<sup>6</sup> <https://data.oecd.org/emp/self-employment-rate.htm>

Among the youngest active generation, **freelancers account for up to 57% of the active work force in the US<sup>7</sup> - nearly 50% of Millennials are already part of the gig economy.**

In 2017 in Europe there were 9 million professionals working as freelancers. This represents an increase of 126% for this category of workers in 10 years<sup>8</sup>. **Independent workers has the fastest growth into European labour market.**



Number of independent workers as a percentage of sector employed in Europe:

**In each sector, independent workers are an expanding segment, their numbers growing faster than the total number employed.**

More than 160 million people in Europe and the US - which accounts for 20 to 30 percent of the working-age population—are engaged in independent work.<sup>9</sup>

According to the McKinsey 2017 research, **up to 540 million people could benefit from online talent platforms by 2025.** As many as 230 million could find new jobs more quickly, reducing the period of unemployment, while 200 million who are inactive or employed part time could gain additional hours through freelance platforms.

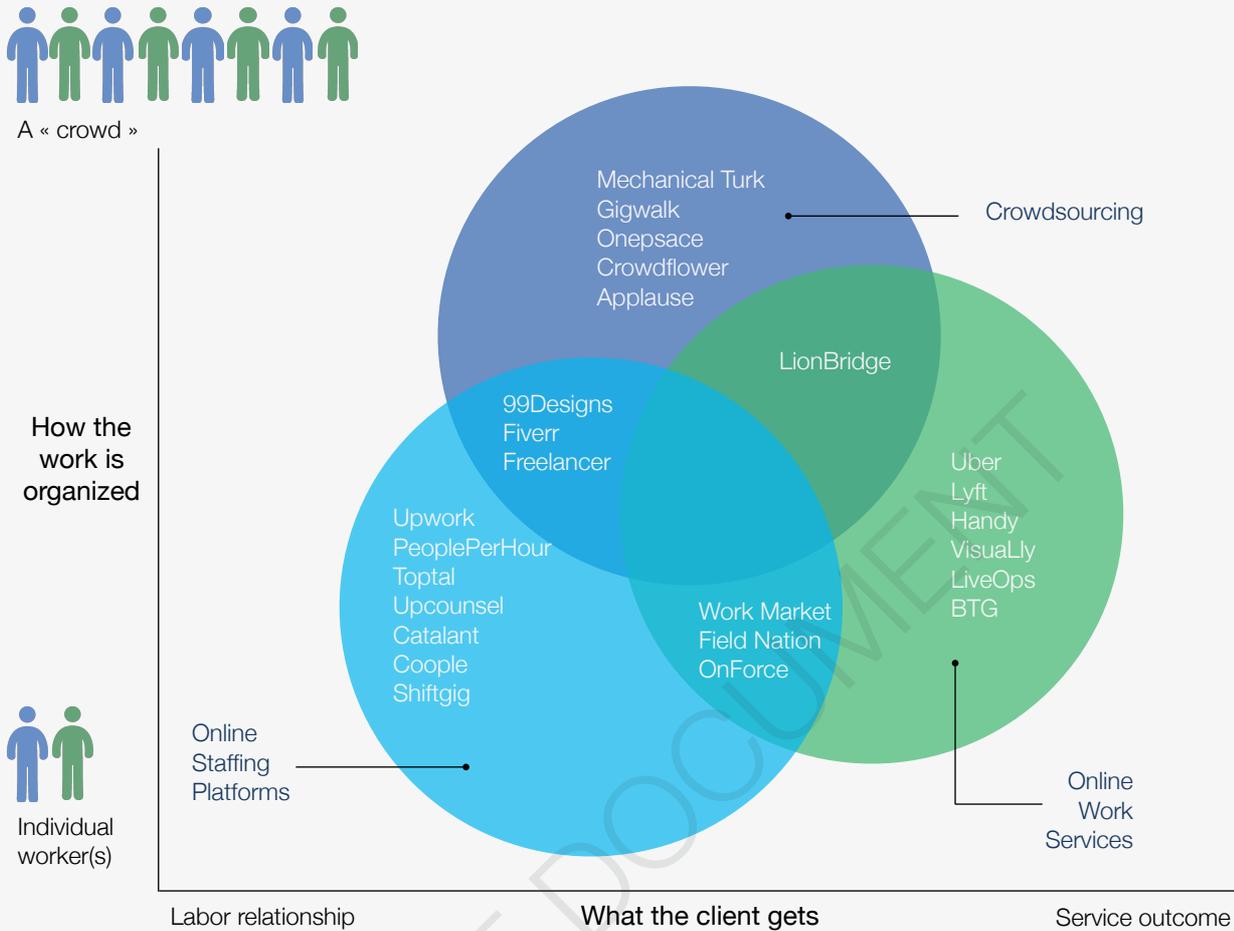
“ Up to 540 millions of people could benefit from online talent platforms by 2025 ”

<sup>7</sup> Upwork Edelman (c) Statista 2017

<sup>8</sup> [http://www.efip.org/sites/default/files/Future\\_Working\\_Full\\_Report.pdf](http://www.efip.org/sites/default/files/Future_Working_Full_Report.pdf)

<sup>9</sup> <https://www.mckinsey.com/featured-insights/employment-and-growth/independent-work-choice-necessity-and-the-gig-economy>

The global freelancing market-size is \$3.5 trillion according to the Staffing Industry Analyst. It is segmented as follows<sup>10</sup>:



**The online staffing platform (Orbi Network) addressable market is estimated at between \$5.75 and \$6.49 billion.**<sup>11</sup> Global GDP could be boosted by \$2.7 trillion thanks to freelancing platforms and could start to improve problems on labour markets.<sup>12</sup>

Improved productivity	0.34	Better matches
	0.29	Reduced informality
Greater employment, 25 million additional FTEs	0.70	Faster matches
	0.11	New matches
Higher labour-force participation, 47 million additional FTEs	1.27	Work for currently inactive people and increased hours for current part-timers

figures do not sum to total because of rounding

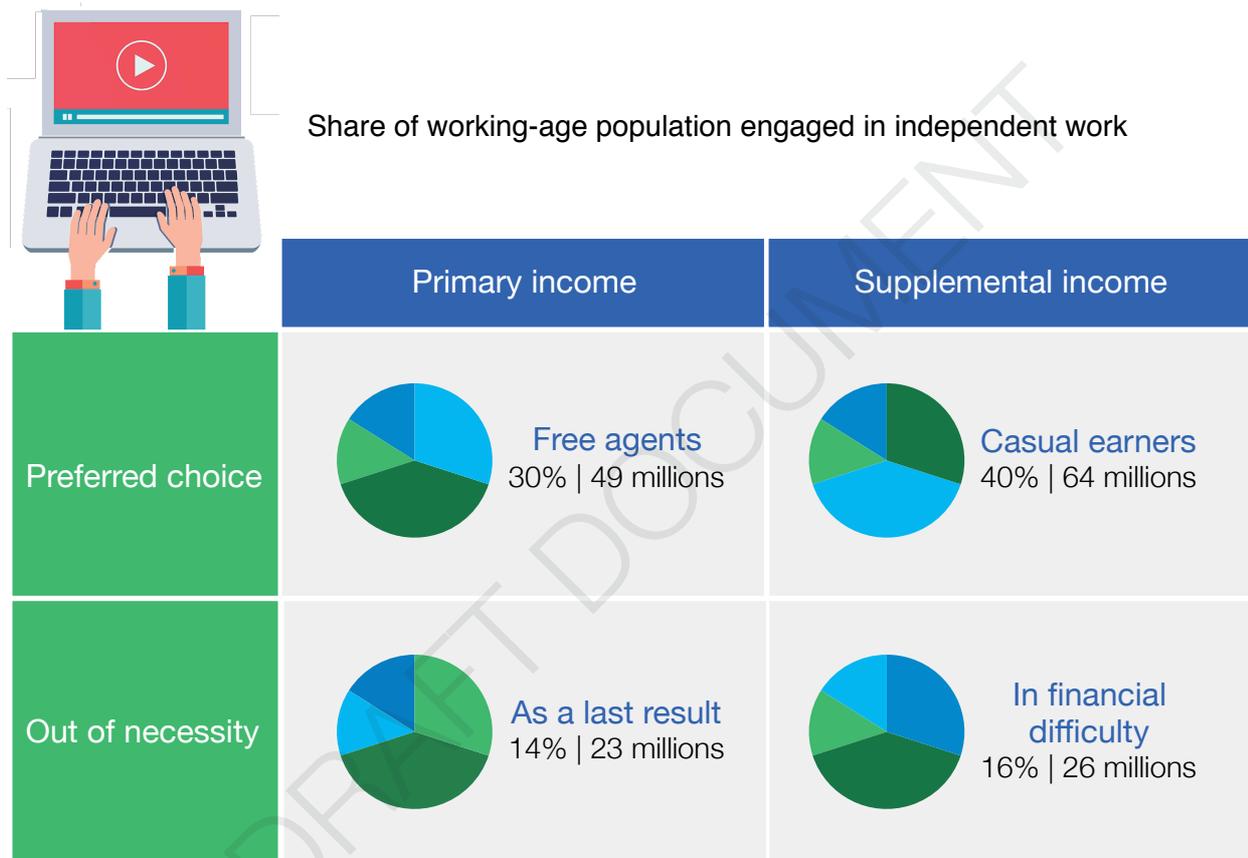
<sup>10</sup> [https://www2.staffingindustry.com/eng/content/download/246507/9128496/HumanCloudSummary2017\\_170912.pdf](https://www2.staffingindustry.com/eng/content/download/246507/9128496/HumanCloudSummary2017_170912.pdf)

<sup>11</sup> [https://www2.staffingindustry.com/eng/content/download/246507/9128496/HumanCloudSummary2017\\_170912.pdf](https://www2.staffingindustry.com/eng/content/download/246507/9128496/HumanCloudSummary2017_170912.pdf)

<sup>12</sup> <https://www.mckinsey.com/featured-insights/employment-and-growth/connecting-talent-with-opportunity-in-the-digital-age>

Freelancers can then be broken down into 4 segments<sup>13</sup>, however some of those continuous pain points can now be overturned by blockchain technology.

70% of freelancers stated they are freelancing by choice and not because of necessity



We can see how the unemployment is at the forefront of a new revolution where professionals are becoming their own company, offering services/products to other companies.

<sup>13</sup> Source: 2016 McKinsey Global Institute survey of 8,000 US and EU respondents

## B. Competitors

Freelancing platforms such as Upwork and Guru started to appear in the late 90's. Every platform leverages some specific characteristics and positions them selves at different entry points of the freelance market. Below is a comparative analysis vs Orbi Network platform.

	Zhubajie	UpWork	Fiverr	Freelancer	Guru
#Freelancers	7 million	14 million	n/a	21 million	3 million
#Gigs / Corporate	n/a	n/a	1.2M Gigs	n/a	n/a
Commission rate Corporate	Freemium model + up to 30% for a contest	2,75 %	>\$20: \$1 <\$20: 5%	3 %	2,5 %
Commission rate Freelancer	Monthly subscription + up to 20%	up to 20%	0 %	10 %	from 4.95% to 8.95%
Escrow	Yes - cash upfront	Yes - upon reaching milestones	Yes but optional	Yes but optional	Yes but optional
Positioning	Gig economy	Small Medium Business	Gig economy	Gig economy	Experienced freelancer
Funds raised	\$431 million	\$168 million	\$111 million	\$37.5 million	\$41 million

# V. Market pain points

The employment market is well known for its inefficiencies, its complexity and its need for intermediaries to properly function.

It is divided into three categories, Self Employed (Freelance), Corporate Employee and Entrepreneurs.

Orbi Network focuses mainly on the freelancing category. The freelancing market is indeed very complex to navigate as its workforce works remotely, uses its own IT material, uses different tools and is highly mobile. This particular section of the employment market is suffering very specific problems such as trust in payment, delivery, quality, identity, experience and above all transaction fees.

Freelancers - Employment Market's Pain Point	
Data ownership	Data such as ratings, diplomas and your overall reputation will be stored in <b>identity smart-contract using the ERC-725 Ethereum Standard. Profile data will remain owned by the users.</b>
Copyrighting	With our ERC 721 standard, <b>freelancers will have their own “proof of work” by putting each creation into a non-fungible token and transferring the rights for each gig to the client</b> , thus automatically releasing the escrowed payment. And the client will have a proof that he owns the rights.
Transaction fees	Payment will be escrowed in a smart-contract in Orbi tokens. By using blockchain smart contract as escrow and not having to necessarily work with banks for international transfers, this will significantly <b>reduce the platform fee structures and the costs for the freelancer.</b>
Trust of payment	As a wallet will be registered as the reference address link to a specific gig, the <b>freelancer will be able to verify the employer's solvability.</b>
Fraud	As every profile will be identified and verified through the blockchain, <b>no fraud in identity and payment will be possible.</b>
Payment process & timing	As every work contract will be <b>signed and bound digitally within a smart-contract</b> , payment timing will be known in advance by both parties and cannot be tampered with.

Accounting

Being able to **have a proof of revenue verified on the blockchain** can be very valuable for freelancers when they contract with middlemen like banks, real estate agencies etc.

DRAFT DOCUMENT

## Company - Employment Market's Pain Points

Hiring cost	<p>Being able to access talent from around the world and being able to managed the entire administrative process can <b>significantly reduce HR costs</b>, especially when passing through third party headhunters.</p>
Transaction fees	<p>Payment will be escrowed in a smart-contract in Orbi tokens, which will be released simultaneously with the Copyright token. <b>International payments will be cheap and fast, and possible even for micro tasks</b>, thus eliminating problems when working with international freelancers and the upcoming micro-gig economy. Using blockchain smart contract as escrow will significantly reduce the platform fee structure.</p>
ID verification	<p>Being able to hire someone from China or India when your are based in Europe is nowadays very challenging. Orbi Network will make it happen thanks to <b>ID verification coupled with track record verification</b>.</p>
Trust of delivery	<p>Companies are facing big challenges in recruitment, as people in the freelancing work most of the time for multiple companies around the world. Being able to contact every previous company to do a background checks is very time consuming and costly. With the Orbi Network Dapps, <b>freelancer will be able to show a proof of previous successful deliveries to previous employers, rated and recorded in the blockchain</b>.</p>
Workforce management	<p>As teams will become more decentralised itself and people become a corporate entities, companies will have to adapt and transform to a new standards for working together. Orbi Network will offer <b>tools to onboard and manage these decentralised workforces based on AI and gamification</b>.</p>
Quality of delivery	<p>Smart-contract technology embedded in the Orbi Network platform will allow multiple, <b>automated payment releases upon reaching milestones, hours of work, and quality</b>. It will be based on the delivery of the task requested, the proprietary rights with the ERC 721 standard and the quality of the gig.</p> <p>The corporations will be able to ask the freelancers to give guarantees that the task will not be cancelled by setting an escrow of 10% of the price.</p>

# VI. Orbi Network solution

---

Orbi Network delivers a single, global and seamless solution for freelancing based on the cutting-edge, decentralised digital technology of blockchain and smart contracts, all in one intuitive and easy- to-use platform and helps to **put the right talent onto the right job.**

Orbi Network ecosystem is powered by an Ethereum based ERC20 Token that will be used for a variety of purposes such as facilitating the transactions between the members of the network, paying the gas so the users won't have to download the software, and rewarding and decentralising the governance over the ecosystem with a quadratic voting system.

OrbiCoin token has multiple features that it can offer users via the platform. The goal is to **create a perfectly frictionless ecosystem in the user experience** and to meet all needs with the cutting-edge technology employed.

## Use Cases

### Identity:

**Each freelancer (or student) will be able to control and own their professional identity, reputation and track record by creating a digital identity based on the ERC-725 standard, a non-fungible token which cannot be transmitted.** The freelancer, or student will be in complete control of his own digital identity data and professional history such as education, grades, professional experience and ratings. Datas will be stored in identity smart-contract. Profile data will remain owned by the users who will be able to use it in, or migrate it to other ETH platforms - full portability.

“Each freelancer will be able to control and own its professional reputation by creating a digital identity based on ERC-725 standard, a non fungible token which cannot be transmitted”

”

Each user (talent, client, etc.) can control and protect their identity to prevent scams or identity-theft. ERC 725, combined with ERC-735, is supported by well-known Ethereum developers such as Fabian Vogelsteller.<sup>14</sup>

### Intellectual property:

When a Freelancer carries out work for a client which may contain rights of use or intellectual property - with our ERC 721 Ethereum standard, freelancers will have their own “proof of work” by putting each creation into a non-fungible token and **transferring the rights for each gig to the client, thus automatically releasing the escrowed payment and the client will have a proof that he owns the rights**. This information will be transferred after payment through our ERC-721 token. This is especially attractive for art creations, like fashion, photography for ad agencies, written content or even music.

“

The property will be transmitted via an ERC 721 token, a single non-fungible token that can change ownership

”

### Escrow & Solvability:

The OrbiCoin may be used for escrow account purposes by both parties in the Orbi platform: the freelancers and the corporations or other freelancers. Once a task is agreed between the two parties (offer / demand), the **funds will be kept via smart contract until the service is fully completed. This prevents any risks.**

### Rating & Review:

All parties will be able to review each other to build a system based on trust and reputation. Every time a transaction is made, or a claim is registered, solved or unsolved (according to the transaction details saved during the payment process), or a review written, the **trust level for the parties involved will automatically change and be stored in a decentralised smart contract-based, trusted system**. Each section will thus contribute to building the trusting system.

### Trusted Partners:

The system will create trustworthy certified partners labels (Talent & Client). The marketplace will help to verticalize the entire value chain.

Orbi will prize trustworthiness and transparency of its reliable certified partners by putting them in the marketplace program. **A trusted partner stands out for their reliability,**

<sup>14</sup> <https://www.coindesk.com/forget-token-sales-the-father-of-the-ico-is-all-about-identity-now/>

**transparency, ability to resolve claims and high overall rating.** All these elements, which allow access to the program, must last in a sustainable manner.

### Reward & Solving Claim:

Users of the platform will be able to **appeal directly to the community to resolve potential conflicts between parties.** Members of a jury, chosen for their reputation, will oversee validating the request or not. For these tasks, approvers will be paid in OrbiCoin, taken from the losing party.

### Invoicing:

The platform will automatically **provide an invoice for each gig, detailing all work done by the user** (accounting and taxation purposes). Holding the accounts of the users of the platform will require little or no human intervention and will move towards a full automation through our tools. This tool will be particularly useful for the freelancers in order to have an immutable income record for their credit score towards the obtention of a mortgage, for example.

### Other utilities:

Orbi Network users can spend or earn Orbicoins in the platform with different types of premium services like MOOCS, coaching and VOIP. Premium services will be accessible only for OrbiCoin owners.

### Call:

Independent workers like lawyers, consultants, experts and telemarketers, will be able to use Orbi's calling feature. The **payment is automatically settled by smart contract based on the conversation time and user price rate**, plugged into our own VOIP solution. Interestingly, this process can be reversed, and the companies will be able to pay the customers to listen to their sales pitch, which will probably be the future in sales, at least in B2B or high value items like automobiles.

### User Experience:

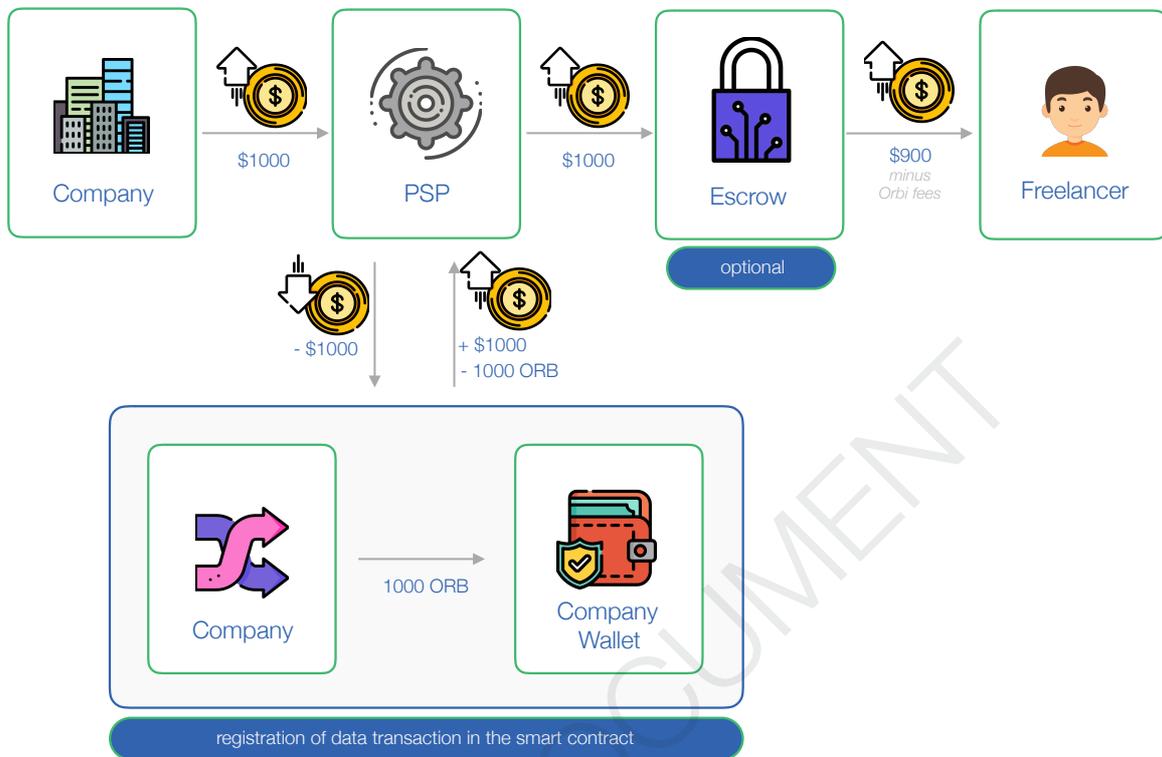
It is important to highlight that our OrbiCoin token improves the core interaction of the service our platform is providing, which gives it its entire justification: **for a seamless experience, the Orbicoins will automatically pay the gas for Ether, so the the users won't have to download Metamask or MyEtherWallet if they don't want to. This is what we like to call our "blockchain inside" vision and we consider it critical for the immediate adoption of the technology.** We believe that soon blockchain technology will be everywhere, but most of the consumers will not even know (or care for that matter) that they will be using it.

To further contribute to making the experience an entirely smooth one, users will also be able to exchange their OrbiCoins directly in our peer-to-peer marketplace. Each user will be able to buy or sell directly within the OrbiCoin community. Orbi will use its own OrbiCoin reserve to create more liquidity into the exchange by carrying out market making/taking. A reserve function will be dedicated to the (internal) exchange needed in liquidity. All funds collected will be held in a specific public smart contract.

DRAFT DOCUMENT

# Payment workflow

## Fiat Payment



## Crypto Payment

