

Origami Network

Whitepaper v1.2

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I. Executive Summary

Today's evolving blockchain technology allows companies to run marketplaces (B2C or B2B) for faster and cheaper than ever. But there are still problems with the current atmosphere. For one, the speed and cost by which online marketplaces are developed and run can be improved. Secondly, at this moment in time escrow payments are still very expensive and far from accepting crypto-currency as payments. Lastly, the review process for online marketplaces contain several major flaws that must be addressed before marketplaces can be truly decentralized.

Origami Network is an all-in-one decentralized marketplace platform that solves several existing problems related to online marketplace development and maintenance, escrow payments, and reviews.

The Origami Network has a working product and several customers already on board benefitting from its technology. The Origami Network is based on three self-sufficient platforms:

- Origami Marketplace
- o Origami Payment, and
- o Origami Review.

These complementary platforms can be used in a modularized fashion or together.

The Origami Network is the only Blockchain-Powered global solution that builds decentralized online marketplaces faster and easier than current models allow, while also utilizing blockchain-based escrow payments and improving review systems. The result is faster, easier, cheaper, and more reliable marketplace experiences for both consumer and business owner.

You can follow our project on: https://ori.network.

II. What is the Origami Network?

The Origami Network is a "full-stack" blockchain-enabled marketplace solution based on several selfsufficient products.

Origami Marketplace

This is the easiest way for a business to create its online marketplace. Origami Marketplace is an all-in-one platform for buying and selling goods or/and services online.

Origami Payment

Origami Payment is a decentralized payment system powered by the Ethereum blockchain and ORI, an ERC20 compatible token. This payment system enhances the buying/selling process with decentralized escrow for secure payments, third -party dispute resolution, and very low transaction costs.

Origami Payment can be integrated into new or existing marketplaces and can also be used in marketplaces that don't directly handle payments yet. Origami Payment is designed specifically for P2P marketplace transactions where trust between the buyer and seller might be limited.

This payment solution helps both e-commerce and/or online marketplace businesses to add a decentralized payment with escrow on the blockchain. We will give to our customers an escrow payment service with very low fees compared to other classic systems without blockchain and smart contracts.

Origami payment will accept Bitcoin, Ethereum and Origami tokens initially, as well as other crypto currencies in the future.

Using the power of the **Ethereum smart contracts** technology, escrow payment management is automatized, and no third-party is needed to control the flow of money. The result is lower fees than any other escrow system.

Origami Review

User reviews have a dramatic impact on the level of trust on marketplaces. Research proves that one negative review from a buyer, whether justified or not, correlates with

an average decrease of the growth of a specific seller's weekly sales from +5% to -8%. The fact that reviews hold such power and are largely unregulated provides incentive for both sellers and buyers to manipulate reviews, post fake reviews, delete negative reviews, or post negative reviews on their competitors' pages.

This is a **major challenge of marketplaces as they scale** akin to the 5-star problem Uber drivers encounter—skewing results until they are unreliable as metrics of actual service or product.

Origami Review will solve this major problem with a blockchain-powered review system.

Every review is authenticated, and solely users who have conducted a prior transaction can post reviews. They do this by signing with their own private key before posting their review.

A smart contract from Origami Review will then authorize the reviews from buyers, solving the review problems that all marketplaces have as they scale.

Origami Reviews will decentralized reviews management and improve the reputation management system of sellers on any marketplaces.

1. Origami Marketplace

i. What is it?

Origami Marketplace is the easiest all-in-one way to create a beautiful online marketplace.

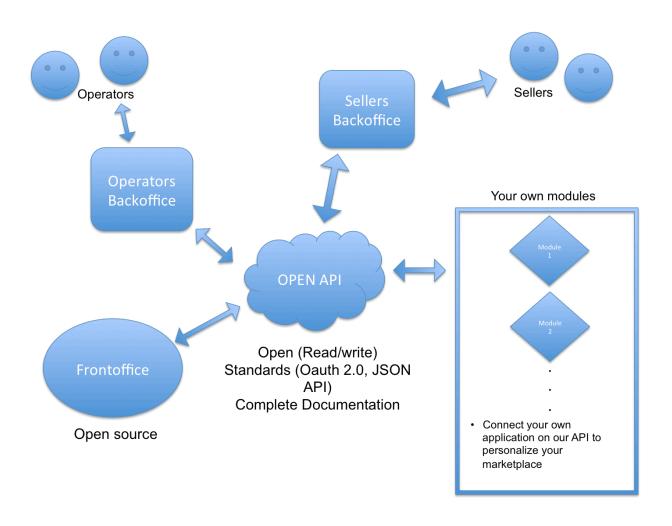
Our solution is based on 4 modules:

The core API: RESTFUL API

Front-office: Open-source

An administration portal for sellers

• An administration portal for operators



ii. Origami Marketplace features

Below are the main features of Origami Marketplace.

| Front-office | Catalog (products or services) | List of products or services |
|--------------|---------------------------------|------------------------------|
| | | Product/service information |
| | | Catalog for each sellers |
| | | Faceted browsing |
| | | Search engine |
| | Buying process Multi languages | Multi-vendor basket |
| | | Customer login |
| | | Shipping and invoicing |
| | | Promotions |
| | | Order recap |
| | | Multi languages |
| | Customer accounts | Sign up / log in |
| | | Order tracking and history |
| | | After-sales |

| Sellers backoffice | Catalog management | Adding/editing products/services |
|--------------------|---|-------------------------------------|
| | | Products/services feeds |
| | | Offers and storage management |
| | Shipping management | Carriers management |
| | | Tracking information management |
| | | Shipping costs management |
| | Order management | Orders management |
| | | Products/services return management |
| | Data management After-sales management | Catalog export |
| | | Order information export |
| | | Customer information export |
| | | After-sales management |
| | Indicators | Dashboard and KPI |
| | | Customer satisfaction |
| | Commercial management | Coupons management |

| | | Parameters management |
|----------------------|-----------------------|--|
| | Configuration | - |
| | | Carrier management (Express, normal) |
| | Users management | Users and roles management |
| | After-sales service | Vendors / buyers |
| | | Notifications system |
| | Payments and invoices | Payment management |
| | | Taxes management |
| | Sellers management | Vendor access management |
| | | Orders management |
| Operator healtoffice | Vendors | Vendor rating |
| Operator backoffice | PIM | Categories management |
| | | Properties management |
| | | Variations management |
| | | Products/services validation |
| | Accounting management | Invoicing management |
| | | Accounting management |
| | | Commissions and subscriptions management |
| | Dashboard | Dashboard |
| | | Order indicators |
| | | KPI |
| | | Sellers and products rating |

| | Data | Import/export |
|--------------|---------------|--|
| | | Connection to feeds |
| | Web hooks | Connection to alerting systems (Texts, emails, |
| | | slack) |
| API features | Multi-sellers | A product can be sold by several sellers |
| | Payments | Escrow payments |
| | | Escrow payments on the blockchain with Origami |
| | | Payment |
| | Security | HTTPS + OAuth 2.0 |

iii. Origami Marketplace pricing

Here is the pricing. Note that set-up fees for Origami Marketplace are non-existent.

| Pricing / Month Billed every 6 months | Pricing / Month Billed monthly (+15%) | Transactions per month |
|---------------------------------------|--|------------------------|
| 500 € | 573.85 € | Up to 500 |
| 990 € | 1 138.5 € | Up to 1 000 |
| 1 990 € | 2 289 € | Up to 2 500 |
| 2 990 € | 3 439 € | Up to 4 000 |
| 3 990 € | 4 589 € | Up to 6 000 |
| 4 990 € | 5 739 € | Up to 10 000 |
| 5 990 € | 6 889 € | Up to 15 000 |
| On quotation | On quotation | > 25 000 |

iv. Existing Customers

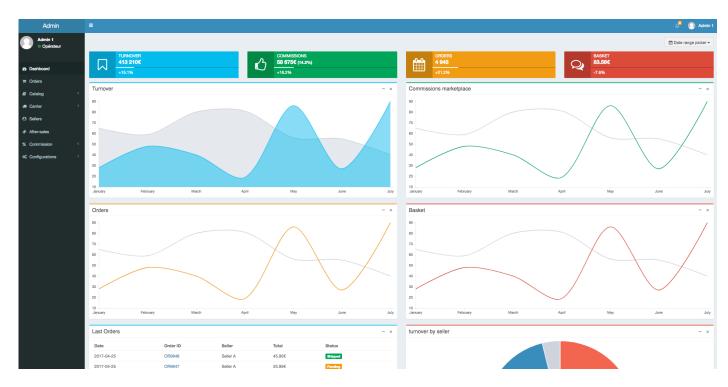
Three companies in France and Belgium have already implemented origami Marketplace.

- > http://commentseruiner.com
- > http://minismoi.com
- > http://lapinblanc.coop
- Commerce de Wallonie

Below are a series of screenshots to show how the back office for the operators and sellers appears in Origami Marketplace.

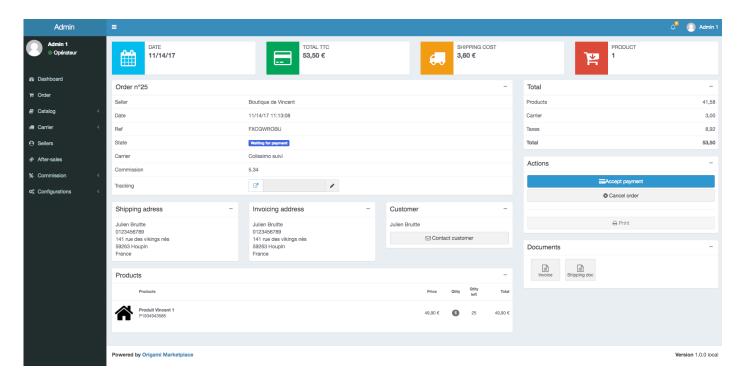
Dashboard

This is the dashboard for the administrators in Origami Marketplace.



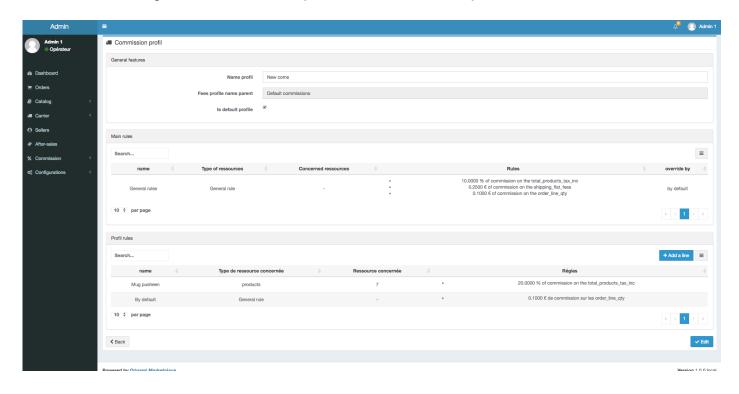
Order details

This is an example of an order details on Origami Marketplace.



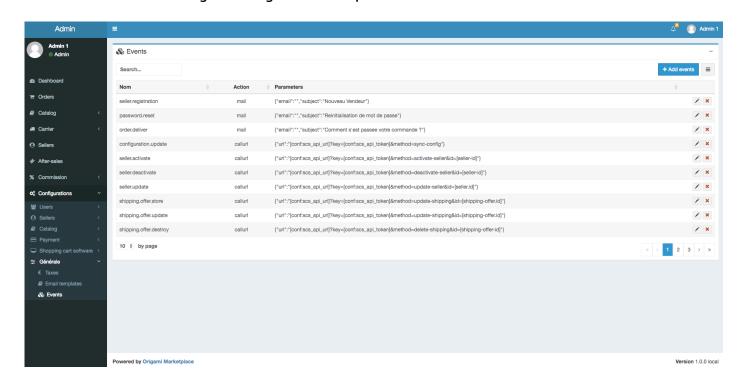
Commissions management

Admins can manage their commission profiles on their marketplace.



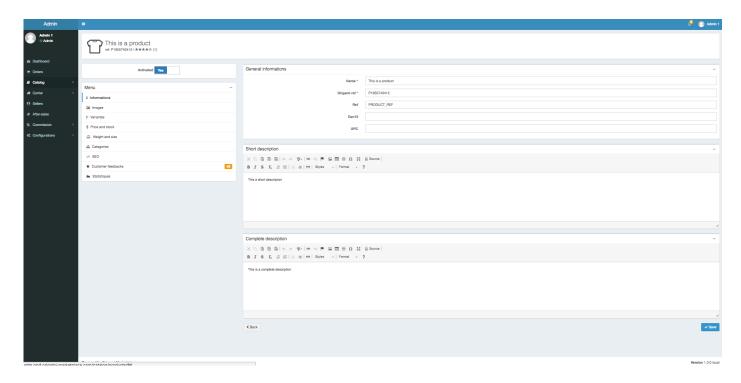
Events management

Here is the events manager of Origami Marketplace.



Product or service details

This is an example of a product details page.



2. Origami Payment

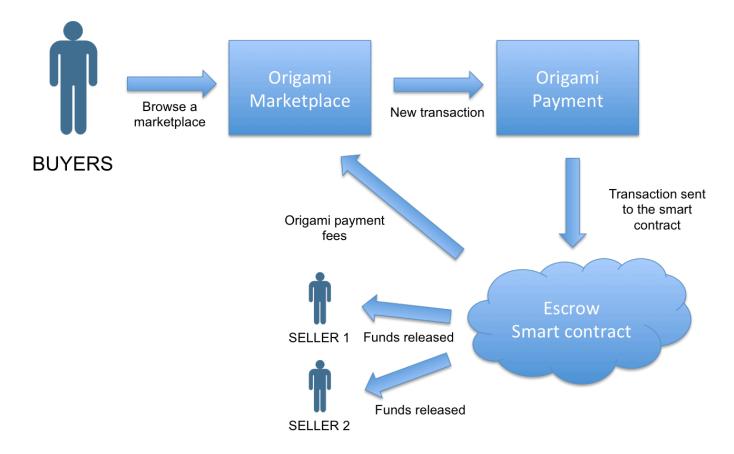
i. What is it?

Origami Payment is a payment solution that provides secure escrow payments using smart contracts, without relying on a third party to control the flow of funds. Our payment solution provides an easy-to-use app and a secure and easy to integrate API.

Crypto currencies are the future and it is our belief that users might often choose to pay with a crypto currency instead of the fiat. Origami payment will accept Bitcoin, Ethereum and Origami tokens (BTC, ETH, ORI), and eventually other crypto currencies, as well.

By providing more advanced escrow payment terms, Origami Payment simplifies international payments and escrow payments while replacing payment systems such as Mangopay or Stripe.

ii. Origami Payment features



Origami Payment brings security, simplicity and scalability to escrow payments.

- Payment information is never shared
- No third-party like Stripe or Mangopay needed—providers simply charge between 1% and
 7% of the amounts sent, reducing cost significantly.

Origami Payment API

Our API covers the operational cycle needed for an online marketplace, including

- pay-in and pay-out transactions and wallet statements and
- · agile escrow rules and payments upon delivery.

Most countries require a banking license to handle money on behalf of third parties. Marketplaces cannot afford to break legal and regulatory requirements and Origami Payment is the perfect partner that allows you to concentrate on your core business.

Our API also provides the tools necessary to easily integrate Ethereum-powered payments into nearly every e-commerce solution available.

E-commerce plugins

Our customers will be able to use our future available plugins and add Ethereum-powered payments to any of the most popular e-commerce solutions.









3. Origami Reviews

i. What is it?

As mentioned earlier in this white paper, research proves that one negative review from a buyer (justified or not) correlates with an average decrease of the growth of a specific seller's weekly sales from +5% to -8%.

The largely unregulated nature of reviews, when combined with their importance to success of a marketplace, makes this area ripe for abuse from both buyers and sellers.

Origami Review will solve this major problem with a blockchain-powered review system.

Any review will be authenticated, and solely users who had actually been through a prior transaction would be able to post reviews by signing reviews with their own private key before posting them.

Origami Review will check the shipment tracking code on the carrier of the order APIs using Chainlink. Chainlink easily connects the Origami Review smart contracts and critical external data from carriers.

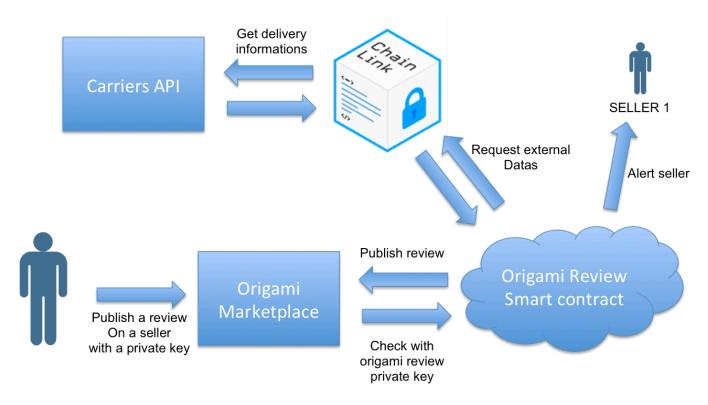
A smart contract from Origami Review will then authorize the reviews from buyers. This will solve the review problems that all marketplaces have as they scale.

Origami Reviews will decentralized reviews management and organize the reputation management of sellers on any marketplaces.

ii. Origami Review features

Origami Review will:

- > Create a global network of trust
- Increase trust on each of the platform individually



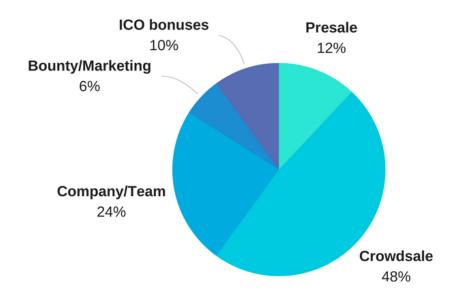
The paradigm shift associated with mass adoption of Origami marketplace would see sellers go from having separate identities and reputations across multiple platforms to sellers having a single identity that is owned, controlled, and stored—immutable—in the blockchain.

III. What is the Origami Network Token?

The Origami Network token will also be the first useable ERC20 token on our platform and the only form of payment where the fee of 0.8% to 1% does not apply.

4. Token distribution

Tokens distribution



ICO: 60% - 30M tokens

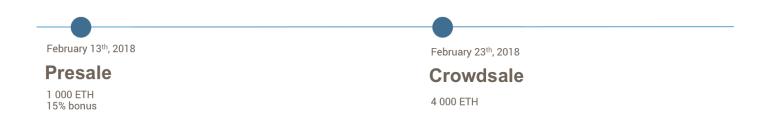
• Bounty: 6% - 3M tokens

• Company / Bonuses of the Presale and Crowdsale and early investors: 34% - 17M tokens

The hard cap of the Origami ICO is 5.000 ETH. Fifty millions tokens are in existence, of which 30.000.000 (60%) will be sold during our ICO, 3.000.000 (6%) will be set aside for our bounty campaign and 17.000.000 (34%) will be used for the bonuses delivered in the Presale and Crowdsale (see our github for more details). The remaining tokens will be held by the company for product development, marketing and legal fees. Unsold tokens will be burned.

iii. The Presale

The Presale will run during 7 days from February 13th, 2018 to February 20th, 2018. **The** minimum contribution for the Presale is 0.5 ETH.



Everyone that **registered on our website** https://ori.network before the 09th February 2018 and that received a validation email before the 09th February 2018 will be eligible for the Presale Whitelist.

iv. The Crowdsale

The crowdsale will run during 30 days from February 23th, 2018 to March 23th, 2018. The min contribution for the Presale is 0.1 ETH.



v. ICO bonuses

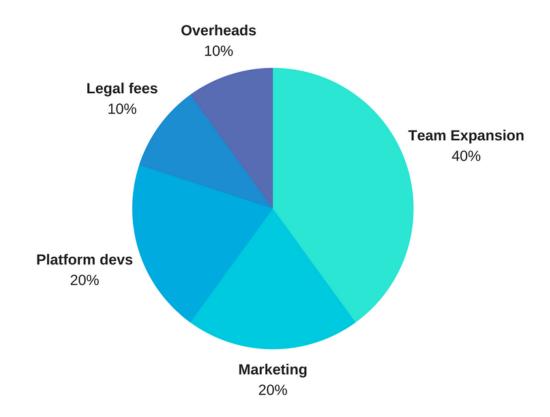
During our ICO investors will get bonuses if they invest more than 50 ETH. You can see below all the volume bonuses.

An investor will get **the maximum discount** depending on the amount he invested or the moment he invested.



5. Funds allocation

Funds allocation



IV. The core team

Bruitte Julien, Duquenoy Alexandre, and Pichon Vincent are veterans of software engineering banking and trading.

To learn more about the core team, please visit their LinkedIn profile:

- Bruitte Julien, CEO: Linkedin Profile
- Duquenoy Alexandre, CMO: Linkedin Profile
- · Pichon Vincent, CTO: Linkedin Profile

1. When did it start?

The Origami core team launched then first project together in January 2012 and—it was an online marketplace: http://commentseruiner.com.

They then launched a software development company, **Comptoir du Code** (http://comptoirducode.com) in January 2015 in the online commerce area, followed by their first e-commerce website **Cute Land** (https://cute.land).

2. Why Origami Network?

"We decided in the summer of 2016 that we could use, package and sell to other companies the marketplace technology we developed for our own marketplace CommentSeRuiner.com. We started to work on Origami Marketplace at the end of 2016 and launched it in April 2017.

But escrow payment is an expensive area (around 2% to 4% fees + flat fees per transaction), we want to add to our Origami Marketplace technology the possibility to have **a blockchain escrow payment with smart contract technology with low fees** (around 0.7% to 1% per transaction): This is Origami Payment.

Origami Network is a marketplace with escrow payments on the blockchain with smart contracts technology."

3. Our partners

The Origami team have been part of the French accelerator **Euratechnologies** since 2013. **Euratechnologies** is home to over 100 startups, incubated and accelerated, as well as offices for several multinational companies.

They also are part of the French entrepreneurs network "Reseau Entreprendre Nord".





Other investors of note:

CIC: Fourth largest bank in France. They are early investors in Origami Marketplace and invested in February 2017.

BPI France: They are early investors in Origami Marketplace and invested in February 2017.





V. Roadmap

Q2 2017

Launching Origami Marketplace, first step in the Origami Network

Q3 2017

First 3 customers of Origami Marketplace. Research and development Origami Payment

Q4 2017

Preparing ICO, Team building

Q1 2018

ICO, getting token listed, first development on Origami Payment

Q2 2018

Alpha release of Origami Payment API and integration with Origami Marketplace. Hiring marketing team members

Q3 2018

Beta release of Origami Payment API and Origami Review and integration with Origami Marketplace.