ORACOL

Cryptocurrency for the World. Distributed locally

Summary

The massive momentum of cryptocurrency and blockchain technology is driving never before seen levels of innovation and disruption. Compounding this environment are huge information asymmetries between technologically literate early adopters and the majority of the population who remain woefully unaware of this revolution's inevitable impact on our day to day life. To the silent majority, cryptocurrency is still a concept presenting large technological barriers to entry and in some areas of the world without Internet is simply not accessible.

Fortunately, Oracol Xor platform is here. The Oracol Xor platform is aiming to bypass the technological Gap and stimulate the mass adoption of cryptocurrencies at the grass roots level, in a simple format that can be adopted with little or no technical knowledge and everywhere around the globe, regardless if the geographical areas are connected or not to the Internet. Oracol Xor will therefore act as a "entry level" gateway that will penetrate new demographic territories. In order to achieve this goal, Oracol Xor platform has planned for an all-encompassing infrastructure capable of global reach, aspiring to break into emerging markets and areas with fragile data access. Based on three core pillars, the platform will utilize various marketing methods and technological innovations to position Oracol Xor as a leader in stimulating cryptocurrency adoption.

Economical sustainability will be achieved through monetization of its own social media channel and international online news outlet (just to name a few on our long list of components that will be monetized using XOR), and delivering mobile payment solutions in areas where the internet infrastructure is very little developed or not present at all.

Introduction

As a platform with global reach, Oracol Xor's mission will be to stimulate the cryptocurrencies mass adoption process. The introduction of several specifically designed solutions for our plan will help us reach the target. But before we proceed in detail, let's consider the following introductory statements:

- **Prepare for and stimulate cryptocurrency mass adoption**
  The next mass adoption wave is about to happen. Recent headlines and rapid proliferation of Token based currencies have made it almost impossible to ignore the impending rise of crypto. **_Now_** is the time to launch our easily accessible platform to the masses and help the propagation of the cryptocurrencies wave in new demographic territories. The Oracol Xor Platform was designed for and is prepared to ride the mass adoption wave.

- **The Social Media "uncertainty" factor**
  The current level of uncertainty and introduction of A.I. has created the best favorable period for users prone for migration to other Social Media outlets given that the new platforms will offer stability and a transparent environment for rules and regulations.

Summary Overview

This paper will introduce you to the three core pillars of Oracol Xor, which represent the foundation of our innovative platform. Additionally, the document will expand into detailing some of the supporting and upcoming infrastructure that will complement and enhance the platform. Unlike other crypto projects that basically have everything on the planning stage on paper, Oracol Xor has already built a fully functional core infrastructure (Windows ,Github and Android wallets, Blockchain explorer, Mining Pool, Forum) and is well advanced in developing new core components and mods that will be described in this paper in great detail.

Take advantage of this unique investment opportunity

After reviewing this document, we hope you will realize the importance of Oracol Xor platform and why now is the time to make your move and get involved in the upcoming ICO rounds that will secure financing for the project development. Oracol Xor is now a mature project with well-defined goals and a good perspective its future potential for development in all the targeted areas.

We invite you to discover the Oracol Xor universe before becoming an investor and you will be impressed and understand better that we have laid out a solid foundation where we can build on the top of it and expand with no limits. Oracol Xor presents potential investors with a superior opportunity to own a unique crypto currency that is the core to a platform committed to the long term development and delivery of new and innovative technology solutions that facilitate cryptocurrency mass adoption.

A brief look at the **XOR** cryptocurrency

Oracol Xor – 3 Core Technological Pillars

As previously mentioned, Oracol Xor platform is designed with three core pillars of development to drive our innovative mission. We arrived at this model by identifying key elements and trends related to cryptocurrency creation, adoption and distribution. The three core pillars are as follows:
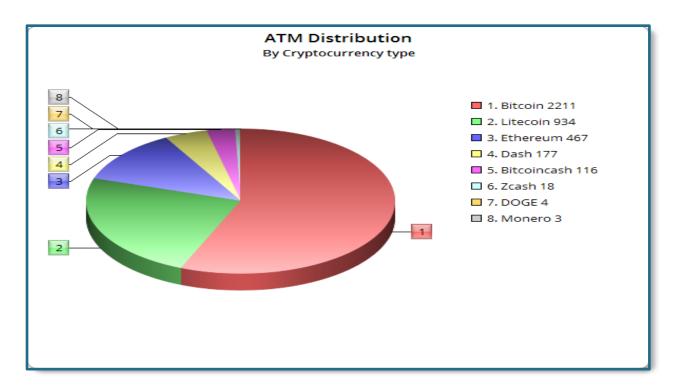
1. A solution to facilitating mass adoption at the grassroots level.

Since the inception of Bitcoin, the traditional means of acquiring crypto assets has been through digital exchanges. The procedure has *always* involved interacting with a bank or financial institution. From here, fiat funds are transferred to the exchange, offering users the opportunity to convert fiat currency in crypto. The process is long, tedious, and requires moderate computer literacy. Recently, efforts have been made to directly connect consumers with point-of-purchase platforms via crypto ATMs located in large metropolitan areas in a few select countries and direct cash purchasing.
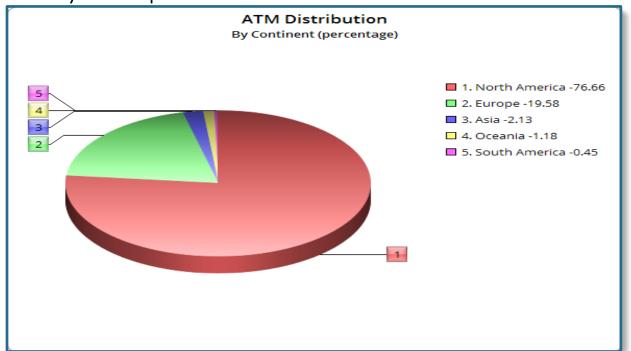
However, crypto ATM's are not a sustainable solution to stimulate mass adoption as long as the machines are dispersed in a restricted area in only developed countries. It is our belief that mass adoption *cannot* happen while crypto ATM's remain the only physical means by which everyday consumers are exposed to cryptocurrency. With the lack of technical computer literacy presenting a formidable barrier to access to the public, the adequacy of current solutions to mass adoption are dubious. The idea that everyone ought to carry a public cryptographic key (and guard their private key - otherwise known as a crypto wallet where purchased coins can be deposited) represents a further constraint on mass adoption as these technical concepts remain out of reach for the general public. As long as current crypto infrastructure remains in place, adoption levels will remain stagnant as mid level consumers remain reluctant to proceed with transactions. Nevertheless, relevant to this discussion is the contemporary crypto ATM network, the distribution of these ATM's globally, and the cryptocurrencies

currently contending for adoption. The tables below display ATM distribution by cryptocurrency type and ATM distribution by continent.

ATM Distribution
By Cryptocurrency type

- 1. Bitcoin 2211
- 2. Litecoin 934
- 3. Ethereum 467
- 4. Dash 177
- 5. Bitcoincash 116
- 6. Zcash 18
- 7. DOGE 4
- 8. Monero 3

Courtesy of: https://coinatmradar.com/charts/

ATM Distribution
By Continent (percentage)

- 1. North America -76.66
- 2. Europe -19.58
- 3. Asia -2.13
- 4. Oceania -1.18
- 5. South America -0.45

While it is easy to spot the shortcomings of this method, when it comes to mass distribution and usage, it is worth noting that most of the areas with low ATM penetration have strong mobile phone usage. Thus it follows that the use of phone cards is wide spread across these regions.

By imitating the mobile phone card distribution model, Oracol Xor will become an instant success, enabling anyone in any part of the world – connected or not – to become a crypto currency holder. Furthermore, through this process the consumer will become part of the Oracol Xor Platform, allowing them to immediately start making mobile payments and purchases using Oracol Xor crypto currency.

- **The Oracol Xor solution is as simple as it is common worldwide. We present you our LowTech solution – XOR denominated cards.**

    Issuance of Oracol Xor denominated cards to be sold in local currencies will be available at local stores worldwide using a distribution/marketing method similar to those of mobile phone cards.

    This simple but effective solution is as easy to use as a phone card, and once registered (using our data less browser solution for mobile phones) in our Gateway/Exchange the funds are instantly available without the need for any other complex processes. Funds are free to transfer between users of Oracol Gateway/Exchange and are convertible into other crypto currencies via cryptocurrency exchanges everywhere.

- Such distribution networks are easy to model after successful supply chains for phone cards that already exist.

- Finally, our grass roots method leverages decentralized distribution to build brand recognition and network participation worldwide.

Oracol Xor sample card
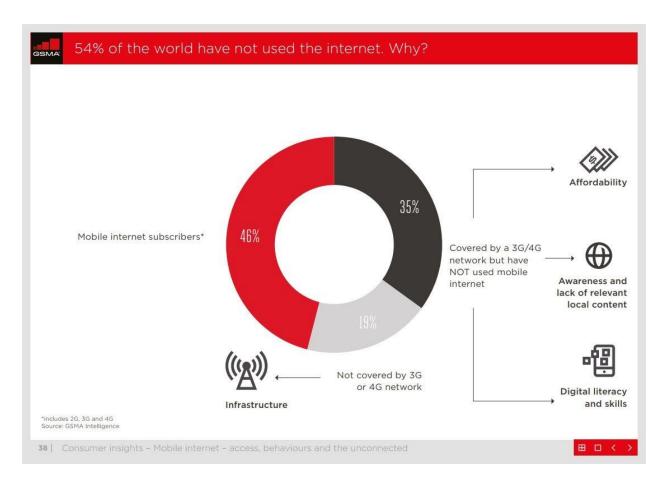

Oracol Xor Card detail

2 – Develop a proprietary global telecom solution that connects areas with low data coverage to Oracol Xor mobile money.

Due to infrastructural constraints, over 3 billion people use mobile phones without reliable data access in the developing world. As a result, trading or paying with phone credits is common practice. Mobile phone solutions using 2G or 3G networks such as M-Pesa are already a success, representing a unique opportunity. Oracol Xor platform is ready to enter the market as a **disruptive technology,** and coupled with pillars 1 and 3 is sure to change the existing industry landscape. In 2016 $216 billion dollars were transacted through the mobile payment networks (mobile money) averaging to some 30,000.00 transactions per minute. Below are some stats and industry trends:

Worldwide internet connectivity and mobile money stats

Courtesy of: https://www.gsma.com
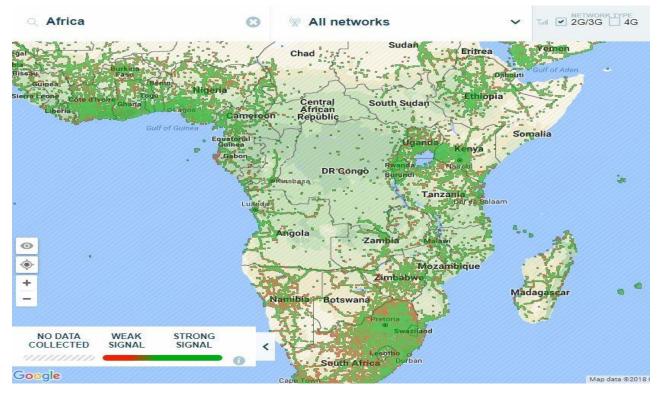
Figure 12: Decade of progress
Coverage
Mobile money is now available in TWO THIRDS of low- and middle-income countries
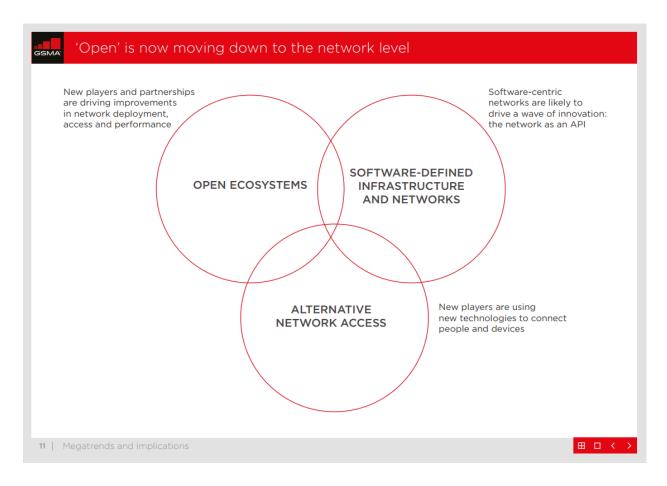
2G and 3G Networks usage Asia and Africa

- The above data illustrates how conventional 2G and 3G networks remain the norm in vast areas of Africa and Asia. Consequently, India and China lead the developing world in internet and data penetration growth. Smart phones are also coming down rapidly in price,and are simultaneously playing a large role in the mobile payments revolution while infrastructure for data networks continues to lag in all sectors (mobile data and household internet data).

MORE THAN 40% of the adult population in Kenya, Tanzania, Zimbabwe, Ghana, Uganda, Gabon, Paraguay and Namibia are using mobile money on an active basis (90-day). This is an increase from just two countries in 2015 (Kenya & Tanzania).

Megatrends and implications for the industry

As indicated above, this lucrative market opportunity is attracting new disruptors. However, to date there is still no dedicated crypto currency solution beyond the Oracol Xor platform that seeks to change the status quo. Thus Oracol Xor aims to make a quantifiable impact on the mobile money market.

The Oracol Xor platform role and initiative

- Oracol Xor will seek to develop its own voice to data mobile phone web browser solution and new point of sale (POS) and ATM technologies that will allow participating exchanges and retailers access to the Oracol Xor platform using the smart phones voice channel only. By using proprietary solutions, Oracol Xor will rapidly attract new investors, merchants and users interested in taking advantage of our unique Data Less services. This is the crux of the problem when it comes to real , 100% Data Less solutions and the is only viable and modern alternative that will really push the boundaries and facilitate mass adoption of cryptocurrencies through XOR as the spearhead.

- Newly developed or acquired proprietary technologies will complement development in pillars 1 and 3 and will be offered exclusively on the Oracol Xor Network. Combined efforts in multiple areas of development will help Oracol Xor become a major player in mobile payment solutions worldwide.

Global Success Stories – Oracol Xor Motivation article

"At the close of 2008, Kenya based M-Pesa made headlines by becoming the world's first mobile money service to cross the one million active account mark. Anxious for the next big success story, industry analysts examined the mix of factors that enabled viral uptake, taking a keen interest into why M-Pesa was off to a slower start in neighboring Tanzania. Two years later, Tanzania became the second mobile money market to reach the one million active account milestone. This effectively debunked the theory that a majority market share of mobile communications was a prerequisite for success. Tanzania also later showed that multiple services could thrive in one market. By the end of 2013, the bright lights of the mobile money industry had expanded beyond East Africa. A total of 12 services had achieved critical mass, including services in Asia, Latin America and the Caribbean, West Africa, and the Middle East and North Africa region.

Strikingly, the number of successful services almost doubled only one year later—23 services had more than a million active accounts in 2014. By 2016, a record total of 35 services had reached this milestone. While more than half of these are in Sub-Saharan Africa, the mobile money industry has proven that scale is possible in diverse geographies. Many of these industry bright lights have public profiles and case studies documenting their journey, from Telenor's Easypaisa in Pakistan, bKash in Bangladesh, Tigo Money in Paraguay, Orange Money in Côte d'Ivoire, MTN Mobile Money in Ghana, to EcoCash in Zimbabwe. All have taken a different path, tailored to their specific markets and customer needs, and have enriched the industry and the financial inclusion community with insights on what it takes to kick-start a digital financial ecosystem."

(GSMA - State of the Industry Report on Mobile Money - Decade Edition: 2006 – 2016)

3 – Creating the Oracol Xor Social Network and Online presence

Social Media - No successful platform thrives without a strong social network component, with the most successful examples being Facebook and YouTube. Subscriber count and the number of average daily users across all social networks is currently staggering. However, not a single social network has yet successfully incorporated crypto currency into its ecosystem. One of the main goals of Oracol Xor platform is to develop a social media network that will incorporate the use of XOR cryptocurrency either through monetization or as a form of online payment. Once operational at full capacity the Social Media website will encourage further adoption and create its unique imprint with XOR flavor.
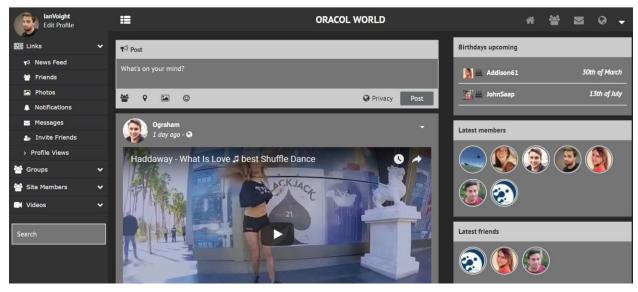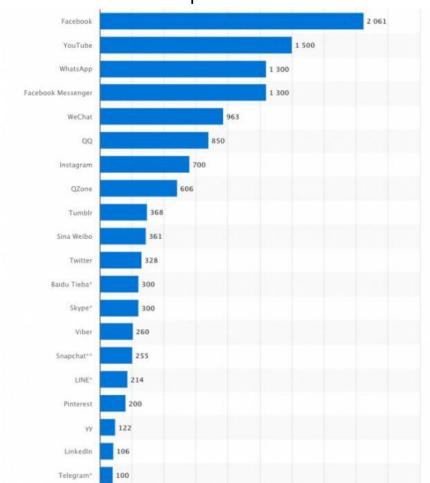
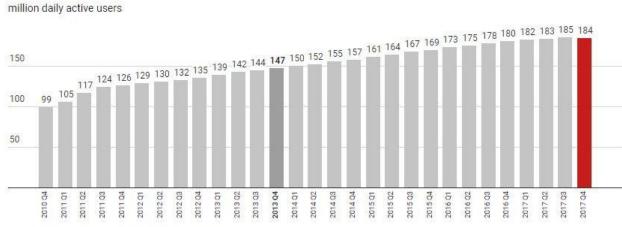Chart 1 – Number of users in Billions per Social Network:

Given current market conditions and the complicated legislation governing most the popular social US-based media companies, Oracol Xor social media platform will locate its servers in a jurisdiction where freedom of the internet is guaranteed. It is confirmed that the number of subscribers to these companies is declining as we speak due to various factors and practices and that currently a veritable "war" for supremacy and the biggest piece of the advertising space pie is being conducted online. Oracol Xor will step in as an independent player without the restrictions that currently are hampering other companies (except the common sense restrictions such a violence, porn etc). As indicated in the statistics below, it is expected that the declining subscription numbers will continue as consumers look for alternative social networks, free from censorship and "throttling" policies. This presents us as a platform, a perfect opportunity to introduce the world to a new and innovative social networking solution that integrates cryptocurrency as a method of payment. Rumors have it that Facebook is working on integrating a possible use of Ethereum but there are no confirmed reports to date.

By pioneering this integration, Oracol Xor social network and platform will establish itself as a major force in the industry through its innovative approach to best practice, paving the way for exponential revenue growth and subscriber count. Additional income from advertisement revenue will consolidate the XOR economy and increase the overall value of the digital asset.

Facebook's U.S. and Canada usership declined for the first time ever

million daily active users

Source: Facebook · Get the data · Created with Datawrapper

At this time Oracol Xor has already launched its incipient version of the Social Network website and is working towards further developing components that will enhance the use and make it more user friendly.
(https://oracolxor.world)

NewzApp – A Global News Platform Online

In the absence of so called "traditional ways" of advertising such as Google and Facebook that banned crypto currency related advertising, the cryptocurrency world has developed its own micro cosmos of News outlets, and a handful sites currently have a real monopoly. This fact compounded by high the advertising costs and the absence of real and tangible returns makes it very difficult for startups to make their voice heard. We propose a FREE GLOBAL NEWS PLATFORM where anyone can present their product to the world by using the platform GeoLocation tool. In other words the writers can geographically target the area and the language through the presets. The first iteration of the platform can be found at https://newz.app . Xor will be monetizing this platform as well and provide rewards for the writers with the most posts views and eventually rewards for writing content.

This is another example of a key popular element that Oracol Xor Team has identified as beneficial to stimulating mass adoption of cryptocurrencies. Keeping a simple and easy to use interface for the users was a key development requirement in this case. Adding the fact that it is a truly Global platform that will use multiple languages and cover geographical areas around the globe, it will make NewzApp one of the key and very powerful elements that will help Oracol Xor platform and the XOR economy. Did we mentioned is free to use? And did we mention that is a fully functional platform and not some project on a paper?

Benefits for Corporate Customers

Cryptocurrencies projects are under more and more scrutiny and Investors are becoming more educated about the crypto world. In order to invest in a project, the investors demand a well laid out plan for development and solid evidence that the project is going in the right direction. Oracol Xor has stood the test of time as a team determined to reach its goals and deliver a good quality product that will stand the test of time and ensure growth on multiple areas as explained. Oracol Xor Platform can integrate more business models that want to become affiliate or integrate the use of XOR. Investing in our platform is guaranteeing a front seat while we enter the mobile phone payment economy and we are forecasting great returns from that niche economy alone. The other components we are currently developing and the ones that we will start developing in the near future (develop AIRBNB similar platform that will integrate the use of XOR for example) will secure a constant growth in both adopters and revenue. Each and every one of the components can be developed into an economic performant element of the XOR ecosystem and the components will complement each other bringing stability, growth and increased market share in their intended areas.

Benefits for early adopters and consumers

Oracol Xor Platform has been designed to offer variety and choice when it comes to what we call "Oracol Xor user experience". The platform elements are carefully tailored to suit the consumer need for change when it comes to Social Media, News and entry level cryptocurrency procurement and use. As mentioned before each platform element work in synergy and ensure consumer retention and implicit overall growth. Becoming a participant in this early stage is crucial for success and will enable you to take advantage and experience each feature that will be added.