

THE LEGAL BACKBONE FOR THE INTERNET OF AGREEMENTS

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HUMANIZING THE SINGULARITY

MATTEREUM IS A BLOCKCHAIN PLATFORM, SUPPORTED BY INDEPENDENT ARBITRATION, FOR THE AUTOMATION OF COMMERCIAL AGREEMENTS USING LEGALLY ENFORCEABLE SMART CONTRACTS.

Applied to all kinds of property and services in the material world as well as purely digital assets, it represents a transformative innovation empowering individuals and businesses with fine-grained visibility and control of their commercial relationships.

Mattereum is the foundation for the global Internet of Agreements, the next generation of digital commerce, founded by a team with proven experience of designing and launching nation-state-level infrastructure.

Created by leading programmers and lawyers, Mattereum uses blockchain technology to process secure and legally enforceable smart contracts for trade and investment.

In this document, we will introduce Mattereum, the team behind it, and the partner network it will serve. We will set out our long-term goals, and our short-term fundraising requirements.

In the early days of e-commerce, it required great skill to do secure credit card payments. PayPal succeeded by making this hard work easy.

Today, making blockchain smart contracts work in a real business setting is the same kind of challenge that credit cards were in 1997. Bitcoin lets you send money using the blockchain. Mattereum lets you do business involving:

- an intellectual property license
 - ownership of a car
 - lease of a house
 - any other kind of property or service.
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The Internet of Agreements ['IOA'] is the next wave of digital commerce, built on legally-binding smart contracts. From the beginning, the internet has enabled us to share information. Since the 1990s, it has enabled us to make payments and conduct commerce. Beginning now, it will allow us to find, make, perform, and enforce, agreements.

To date, almost all online commerce is e-commerce, backed by credit cards. Amazon, Netflix, iTunes, eBay, AirBnb, Salesforce, Dropbox; PayPal, Apple Pay, Android Pay, Stripe; even Google and Facebook's advertising platforms target customers with credit cards.

This is a great fit for the architecture of the web - the request- response HTTP protocol neatly mirrors the payment-receipt protocol of transactional commerce.

Now, new technologies are offering new solutions to problems that the web can't address. Agreements - multi-party, conditional, long- lived, variable in length and outcome - are a poor fit for HTTP but a very good fit for blockchains. Digital signatures, smart contracts, distributed ledgers, and immutable audit logs are the perfect tools for digital agreements.

We can now do for all of the other financial instruments and legal obligations what the web did for credit cards - and transform the economy in the process.



The Internet of Agreements concept was first launched at the World Government Summit in Dubai. It's our vision for what blockchains are for, not just how they work.

In October 2017, we will be hosting the first Internet of Agreements conference, at Digital Catapult in London.

As we move forward, IOA will be a crucial part of how we communicate the vision of the future that Mattereum is building.

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MATTEREUM BRINGS TOGETHER SMART CONTRACT ENGINEERING AND LEGAL EXPERTISE TO ENABLE LEGALLY-ENFORCEABLE DIGITAL AGREEMENTS.

For smart contract code to be legally binding, it needs to be paired with a written legal contract, a means of signing it, and a jurisdiction in which any disputes can be resolved. The pairing of a legal and smart contract, known as a Ricardian Contract, is the fundamental technical building block on which applications can be built. For this reason, it must be engineered to the highest quality, both in terms of the legal drafting, smart contract engineering, and in the interactions between these two parts.

Furthermore, there must be a reliable mechanism for resolving disputes. For this, we have turned to arbitration.

Commercial dispute resolution runs on binding arbitration, and under the 1958 New York Convention, arbitration awards are recognised in most of the world's major jurisdictions. This allows us to build effective procedures and a decentralised, international panel of independent, technically competent arbitrators for Ricardian Contract dispute resolution.

Mattereum contracts will interface with a system for selecting and appointing an arbitrator, who will then be able to give a binding ruling on any disputes that arise.

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VINAY GUPTA is best known for his work on the Ethereum blockchain, where he managed the initial launch of the project. In this role, he coordinated the public release of the blockchain that serves as the backbone of the world's second-largest cryptocurrency by trading volume. He also served as a strategic architect for ConsenSys Systems, and is author of the National Blockchain Strategy for the Emirate of Dubai.



ROB KNIGHT is an experienced leader of technology projects, and has a particular interest in the economics of software engineering. As a Chief Technology Officer and consultant, he has contributed to and led large-scale infrastructure development projects for the UK Post Office, ITV, and the BBC. Rob has previously co-founded a software consultancy firm with operations in Europe and Asia.



IAN GRIGG, Chief Scientist is a renowned financial cryptographer, and is inventor of both Ricardian Contracts and triple-entry accounting.



DR. MIHAI CIMPOESU, Chief Engineer is former Head of Blockchain for Thomson Reuters, and holds a PhD in Computer Science.



DR. AERON BUCHANAN, Senior Technology Advisor is former COO for the Ethereum Foundation, and holds a PhD in Mathematics.



CHRISTOPHER WRAY, Chief Legal Officer is a lawyer and mediator with expertise in company law and intellectual property, experienced in legal project management.

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MATTEREUM'S PARTNER NETWORK OF SMART CONTRACT PIONEERS.

To build the Internet of Agreements, we are partnering with key innovators in law, blockchain, and smart contracts.

These are

- **Startups building on Mattereum's contract technology** in the same way that early e-commerce startups built on PayPal
- **Law firms taking the technology into the Fortune 500** and building new recurring revenue models for themselves
- **Technology partners** whose innovations can extend the reach, scope, and performance of the blockchain and smart contracts

Because of the particular engineering standards required of smart contracts, we expect to conclude a wide range of partnerships with blockchain-based startups that need legal enforceability and engineering quality in their smart contracts.



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OUR AIM IS TO BUILD THE NEXT PHASE OF DIGITAL COMMERCE, BY INTEGRATING THE HIGHEST STANDARDS OF LAW AND TECHNOLOGY.

Our aims are threefold:

1. To build gold-standard Ricardian contracts that will serve as the foundation stone of the Internet of Agreements' top startups throughout our partner network
2. To build alliances with law firms that enable them to adopt and promote Ricardian contract technology inside the Fortune 500
3. To develop a suite of template contracts to enable the management of the world's rights over property, media, and financial instruments

Our belief is that personal and commercial rights can, and should, be managed using smart contracts. The convenience, security, speed, and programmability of blockchains will enable us to drive a new generation of innovation, not just in the virtual world of tokens and cryptocurrencies, but in the real world too.

Mattereum wants to own the legal bindings between the blockchain and the real world.