

Every deal online starts with two questions: **who is this,** and **did they really agree?**

Today the world answers them with **copies**: passport scans uploaded to every vendor, passwords, card numbers typed into forms, phone numbers as identity. Copies leak, get forged, and cost billions. **ORBIS replaces copies with proof**: a cryptographic key born in the person's own phone that proves who they are, keeps their conversations private and signs what they pay for, and that anyone can verify in seconds.

The market is paying for the problem WHY NOW

\$27.3B
lost to identity fraud by US consumers in a single year
Javelin · 2025 data

\$42B
a year in chargebacks by 2028 — and merchants win only ~8% of the disputes they contest
industry estimates · 2025–26

€70–100
cost to verify one customer today; reusable digital ID cuts it to **€3–8**
Corbado / EIC · 2026

\$58.7B
decentralized identity market by 2031, growing 50%+ a year
Mordor Intelligence

2027
EU banks, telecoms and large platforms must **accept** digital identity wallets by law
eIDAS 2.0 · Reg. (EU) 2024/1183

\$1T
of US retail could be orchestrated by AI agents by 2030 — every agent needs a verified owner
McKinsey · Oct 2025

How ORBIS changes the way it works COPIES → PROOFS

	TODAY · COPIES	WITH ORBIS · PROOFS
Proving who you are	Upload your passport to every company; each one stores it	Verify once, carry a reusable ID passport on your phone, share only what's needed — "over 21", not your birthdate
Logging in	Passwords, reset emails, stolen credentials	Scan a QR code; your phone's key signs you in
Talking privately	Your phone number is your identity; servers hold your contact graph	Your device key is the account — end-to-end encrypted, no directory to breach
Paying	Card number typed into a web form; disputes argued for weeks	One scan, one fingerprint, one signature binding you, the amount and the merchant — and a receipt both sides keep
Your data	Collected by everyone, breached by someone	Stays with you. Companies receive proofs, not files

What we provide — three products, one key THE OFFER

PROVE
ORBIS.ID
The trust fabric: issue, hold and verify digital credentials

- Any organisation issues credentials under its own name and domain in minutes
- Anyone can verify, free, without an ORBIS account
- Built on the final **global standards** (W3C, OpenID) that EU wallets use

● LIVE IN PRODUCTION · STANDARDS-CONFORMANT

CONNECT
ORBLINK
The free private communicator that carries your ID

- Messages, calls, video and files, end-to-end encrypted, no servers reading them
- Reusable KYC passport inside the app — verify once, use everywhere
- Passwordless login to websites by QR

● ON PHONES · 73 MS TO FIRST VIDEO FRAME

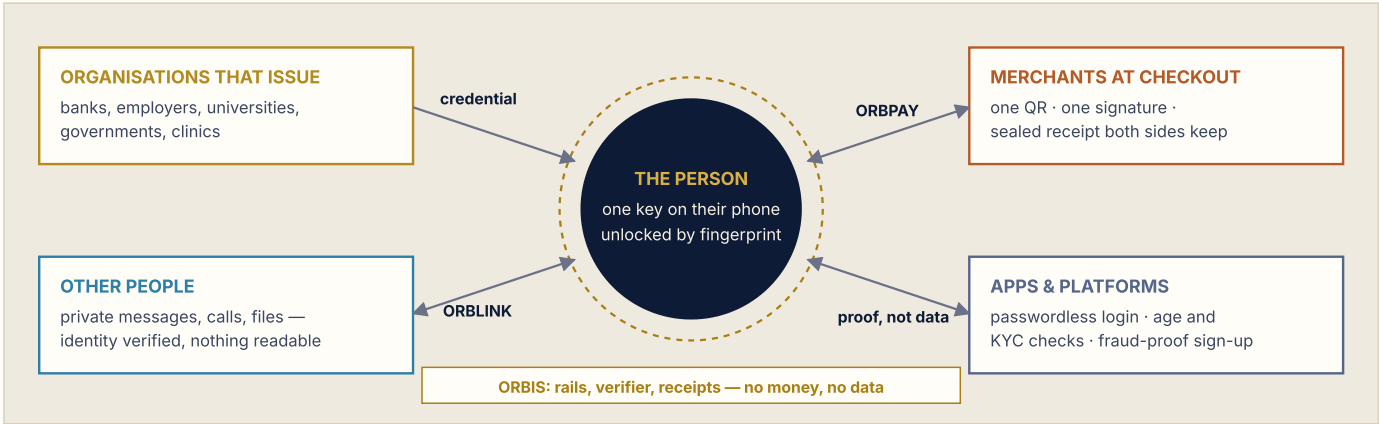
PAY
ORBPAY
Consented payment: identity, age and amount in one signature

- One QR, one fingerprint — no card number or personal data on the merchant's page
- Proof of consent before money moves; the amount cannot change after signing
- ORBIS **never touches the money** — the merchant's own processor does

● LIVE IN SANDBOX · PATENT APPLICATION PREPARED

One key in the person's hand. Every participant wins something they can't get today.

ORBIS sits **beside** every transaction, never in the middle of it: it holds no money, no keys and no personal data. That is why banks, merchants, platforms and governments can adopt it without handing anyone their customers — and why people trust it.



Why each participant would use it THE CLEAR ANSWER

PARTICIPANT	THEIR PAIN TODAY	WHAT ORBIS GIVES THEM	WHY THEY SWITCH
Consumers	Re-upload documents everywhere; passwords; spam; data breached; surprise charges	A free private communicator, a reusable ID passport, passwordless login, and payments they sign themselves	Privacy and control, for free — and no one can charge them without their signature
Merchants	Chargebacks, card fraud, cart abandonment, age-restricted sales they can't prove	Signed proof of who agreed to exactly what, age included, before money moves; no card data on their site	Disputes end on evidence; fewer lost sales; lower compliance burden
Banks & fintechs	Repeated KYC at €70–100 a customer; onboarding drop-off; AML pressure	Customers arrive already verified, with a passport they carry and consent to share	Onboarding cost down by an order of magnitude; ready for 2027 rules
Apps & platforms	Age-check laws in dozens of jurisdictions; bots; account takeover	Age and identity proofs through one integration, with no documents to store	Compliance without collecting personal data they then have to protect
Issuers	Credentials that can be forged; costly verification calls	Issue tamper-proof credentials under their own brand and domain, and revoke them instantly	Their trust, their brand, verified anywhere — at no cost to the checker
Regulators & governments	Data honeypots, fraud, digital-ID mandates to meet	Standards-based credentials with privacy built in; no central store of citizens' data	Meets eIDAS-style mandates without a new surveillance database

The checkout, compared

	CARD CHECKOUT	ORBPAY
TYPING	Card, address, email, maybe ID upload	Nothing — one scan
DATA ON SITE	Card and personal data	None
PROOF OF CONSENT	None — a card was presented	Signed by the person, amount locked
AGE CHECK	Separate vendor, separate step	Inside the same signature
DISPUTE	Merchant loses ~92% contested	Sealed receipt both sides hold

Why it grows by itself

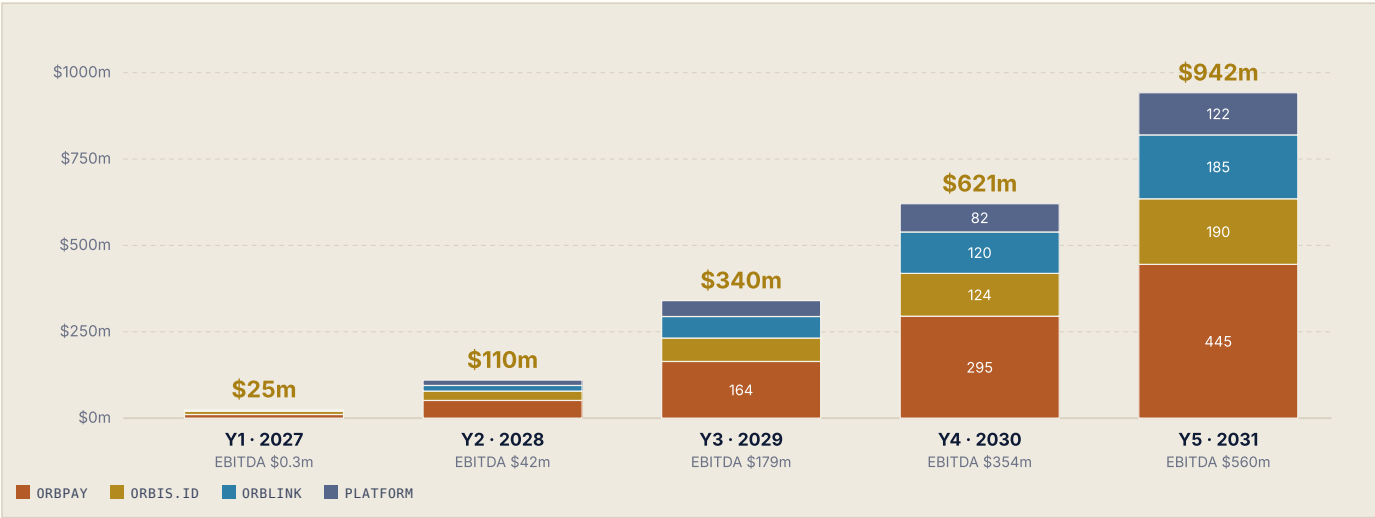
- 1 Free app, real reason to install.** ORBLINK brings people in for privacy; every user becomes a verified ID holder.
- 2 Verified holders attract merchants.** A ready base of people who can pay with one signature.
- 3 Merchants and issuers give the ID more uses,** which brings more people in.
- 4 Next: personal AI agents.** Each holder can authorise their own agent to shop and pay — with a verified owner and a signed limit.

Free to verify. Free to join. Paid wherever trust creates value.

Small recurring fees at the moments that matter — a signed payment, an issued credential, a business seat. No float, no data sales, no token sales: **clean software economics.**

ORBPAY \$0.03–0.04 per signed payment + merchant plans Below any verification vendor; invisible next to card fees	ORBIS.ID \$6k–150k per issuer a year + national programmes Organisations issue under their own brand	ORBLINK Free app · Vault \$0.99/mo · business seats Recovery vault with reusable KYC included	Platform Utilities billing, credit, APIs — per account Vertical engines that use the same ID
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Revenue by product, five years BASE CASE · US\$ M



US\$ MILLIONS · BASE CASE	Y1 · 2027	Y2 · 2028	Y3 · 2029	Y4 · 2030	Y5 · 2031
ORBPAY	10.6	51.4	164.0	295.0	445.0
ORBIS.ID (issuers, national programmes, APIs)	9.9	27.0	67.8	124.0	190.0
ORBLINK (vault, business, network plans)	1.4	16.3	62.4	120.0	185.0
Platform (utilities, credit, ledger)	3.0	15.4	46.2	82.0	122.0
Total revenue	24.9	110.1	340.4	621.0	942.0
Gross margin	74%	79%	80%	81%	82%
EBITDA	0.3	41.5	179.1	354.0	560.4
EBITDA margin	1%	38%	53%	57%	59%
Revenue range — conservative / upside	11 / 52	46 / 231	143 / 715	261 / 1,304	396 / 1,978

Why ORBIS wins

- ✓ **The only combination.** Identity, private communication and consented payment on one key — competitors sell one piece.
- ✓ **Years ahead.** An estimated ~\$34M and 6.5 years of engineering to rebuild what is already live.
- ✓ **Regulation is the sales force.** Dated legal deadlines in 2026–2027 create buyers who must act.
- ✓ **Nothing to steal, nothing to license.** No funds, keys or personal data held — global from day one, low regulatory drag.

The opportunity

Investment takes a working, standards-based platform to market: **launching ORBPAY with first merchants** in age-restricted and dispute-heavy sectors, **scaling ORBLINK** as the free front door, **deploying national and enterprise programmes** already in the pipeline across 26 countries, and completing **certifications** ahead of the 2027 mandates.

\$2.0B cumulative five-year revenue and an **82%** gross margin by year 5 in the base case — from fees of cents per event on a base that recruits itself.

Illustrative planning model, not a forecast and not an offer of securities. Years 1–3 follow the ORBIS bottom-up proforma (units × price per product); years 4–5 extend it at slowing growth (≈1.8× then ≈1.5×). Conservative = 42% and upside = 2.1× of base revenue. No revenue or transaction volumes are reported today: ORBIS.ID is live, ORBLINK runs on phones and ORBPAY is live in sandbox. Market figures are from the named third-party sources. Any token or governance matters require jurisdiction-specific legal confirmation.