



Nucleus.Vision



CONNECTING UNCONNECTED

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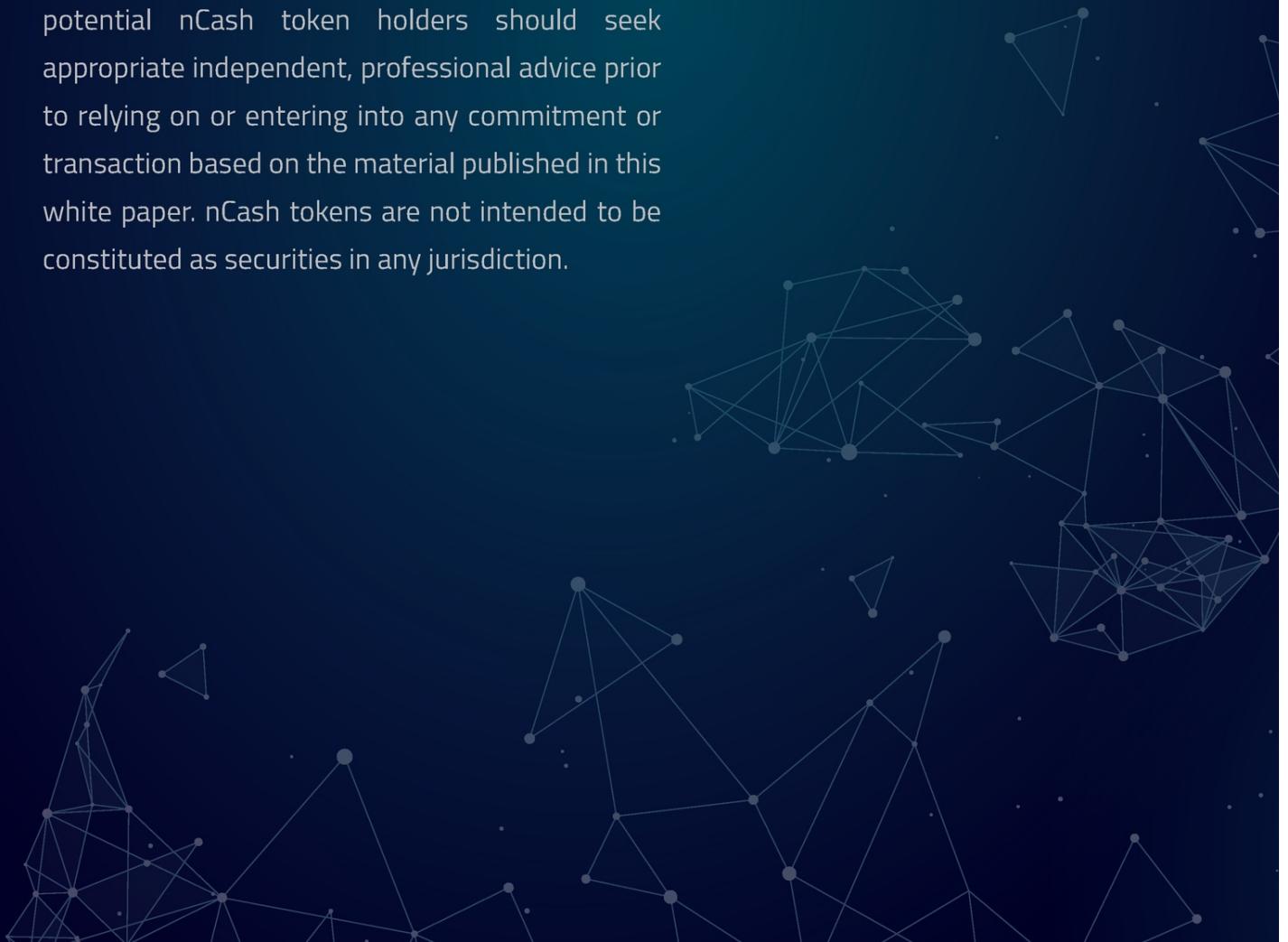
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jurisdiction.

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2. EXECUTIVE SUMMARY

Founded in 2014 at Harvard University, Nucleus Vision is an end-to-end technology solution that captures and provides previously inaccessible customer data to retailers and other 'brick-and-mortar' businesses through its blockchain and real-time sensor technology. The solution that Nucleus Vision has built, which currently has 'ION sensors' deployed in 10 live retail establishments, will support a valuable data network for unique visitor IDs and corresponding user data. Our proprietary IoT sensor technology does not depend on any RFID, Wi-Fi, Bluetooth, or even facial recognition technologies to operate. Nucleus Vision sensors are able to detect mobile phones as they pass through storefronts and any other location where a sensor is set up, enabling our partners to detect visitor mobile phones using mobile ID over blockchain.

In the long term, our intention is to bridge between the online and offline retail world. Our venture is backed by several prominent investors including Tim Draper and Reliance Telecommunication plays a vital role in the functioning of our technology, and we have partnered with Vodafone, Bharti Airtel, Communications and Idea Cellular to bring our platform to market.

The early focus of our adoption strategy was around the retail sector. However, the Nucleus Vision platform has applications in other markets. We believe the following areas represent promising markets where Nucleus Vision can be applied and add value.



Stage 1 (Present) Retail Sector

We believe that the optimal model for today's successful retail venture is a physical storefront integrated digital retail channel that is able to execute a broad omnichannel retail strategy. For this sector, Nucleus Vision's IoT solution enables retail brands around the world to connect and execute a customer-focused shopping experience that leverages data from both in-person and online channels. The majority of this white paper will be dedicated to delving deeper into Nucleus Vision's retail sector use-cases, and how Nucleus Vision shifts the paradigm of data control and monetization from big corporations to the customers themselves, bringing forth the largest and widest application of decentralization and distributed ledger technology.



Stage 2

Physical Security

IoT solutions have already penetrated residential and industrial security systems, and their applications within this sector will grow substantially in the coming years. As it stands, there is severely lacking a comprehensive and intelligent solution that is also cognizant of privacy. We believe that Nucleus Vision is primed to tackle this problem.

Nucleus Vision's smart IoT sensors can become an indispensable component of wider residential, commercial and industrial security systems by identifying potential threats and intruders, and securely transmitting this data to concerned authorities over blockchain network. This information can be utilized both in real-time security, where premises can be monitored for unexpected activity, as well as after an incident, where IoT sensors can be used to identify attackers.

Using secure blockchain-based identification system, any unwanted or dangerous individuals around secure areas can be instantly flagged and brought to the attention of the security officers, who can then take any relevant preventive measures. For example, schools can deploy Nucleus Vision's people monitoring system and be automatically alerted when any known sexual predators are spotted around the school campus.

High value goods can be equipped with Nucleus Vision-powered sensors to detect unauthorized removal or movement of items, any tampering with its sensors, and implement theft prevention measures. Nucleus Vision can also replace complex employee and visitor tracking systems in office premises to auto-detect entries and exits and log them into a secure blockchain-based database. Similarly, government offices or airports can amp up their security to track all visits and entries, and set up automatic alerts against any known criminals and threats, all using a simple Nucleus Vision identification, monitoring, and alerting system.

Nucleus Vision is also working towards integrating & partnering with the private and public databases of global agencies, and help them flag down any wanted criminals and various involved parties. Nucleus Vision will enable an ecosystem of secure, independent and permissionless exchange of data over blockchain.

Nucleus Vision doesn't claim to be a replacement for any existing security protocols, but means of augmenting and strengthening an existing security ecosystem, making the world a better place for everyone. Nucleus Vision's security ecosystem includes perimeter monitoring, security system tamper protection, visitor and employee tracking, environmental sensors, secure intelligence tagging of company assets, and much more.

Stage 3

A Smart Nucleus Vision Powered World



After Nucleus Vision revolutionizes the retail and physical security industries, we have our sights set on connecting the world through an ecosystem of interconnected IoT devices. Nucleus Vision's technology team has already begun assembling the frameworks for Nucleus Vision Home, Nucleus Vision Cars, Nucleus Vision Health, Nucleus Vision Agri, Nucleus Vision City and Nucleus Vision City. We believe that the Nucleus Vision platform has massive applications for smart communities, smart cities, agriculture, transportation, healthcare, and home monitoring.

As new smart city technologies emerge, they too will need IoT-based solutions. Smart cities are synonymous with IoT and will be a key driver of the technology's growth and adoption.

Nucleus Vision Home will bring an omnipresent sense of security to families and individuals with functionalities that range from identifying, securely logging and notifying home-owners of who visits to securing high-value goods kept in the home.

Using Nucleus Vision Air, airlines can instantly identify the devices of their business and passengers and offer them services such as free in-flight Wi-Fi, pre-authorized in-flight value added services like premium audiovisual content, available upgrades, etc. Any user in Nucleus Vision ecosystem can also consume these value added services on flights using tokens, which unlike traditional POS-based payment systems do not rely on telephonic connection. This offers airlines a much safer and more secure payment mechanism, as well as to offer a wider array of services enabled by the power of cryptocurrency-based micropayments using nCash tokens.

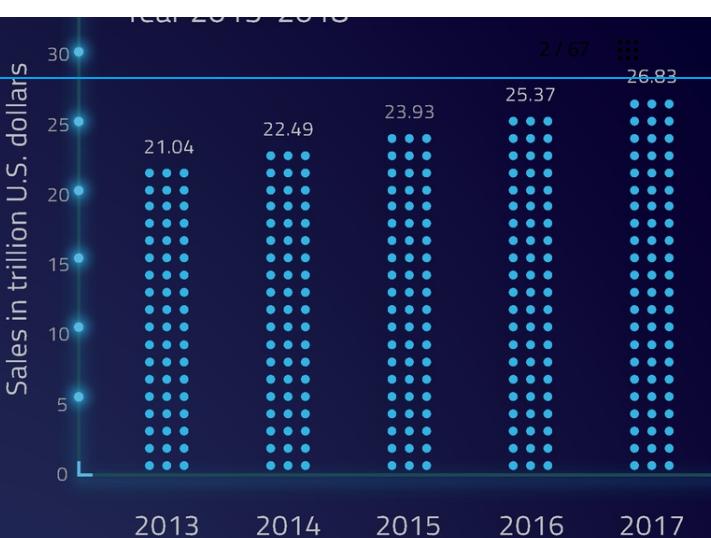
We have similar projects lined up across a variety of other sectors, and will be continuously expanding our offerings. We will also work closely with our strong community of users, using their feedback and ideas to help expand into sectors beyond our current vision, wherever Nucleus Vision's technology can be a driving force of decentralization and disruption.



3. RETAIL INDUSTRY

3.1 Industry Overview

DocSend Whether for recreation or simply as a means to meet one's daily needs, consumer shopping is an integral part of the global economy. According to the Bureau of Economic Analysis, consumer spending in retail accounts for 70% of the United States GDP.^[2] Many other countries have similar levels of consumer spending.



Report shows that the global retail sector experienced an average annual growth of 3.8% since 2008 and projects that it will continue to rise to USD \$28 trillion by 2025. The retail sector represents 31% of GDP and employs millions of people across the globe.

Retail Distribution Between E-commerce, M-commerce and Offline Retail



The majority of global consumer spending is transacted through offline, brick-and-mortar sales. While e-commerce continues to grow in popularity, it is still dwarfed by the sheer volume of transactions occurring in retail stores. Despite the massive activity in brick-and-mortar retail, sales conversions on the floor have decreased in recent years. As a result, merchants are investing in new ways to connect with their customers and improve their in-store experience through technology.



BRICK AND MORTAR RETAIL



E-COMMERCE INDUSTRY



M-COMMERCE INDUSTRY

While 90% of retail sales still take place in-store, the new digital age is still changing the retail landscape. Retail brands that haven't yet learned how to cater to omnichannel customers have been shutting down unprofitable outlets in large numbers.

Despite its growing popularity, e-commerce represents only 5.8% of the entire retail market share. Small baskets, single channel customer options, ineffective delivery, and the inability to see, feel or try products prior to purchasing make it a difficult business model.

Smartphones are great for consumers to research items, engage, but sales remain low. The m-commerce market share is also comparatively low at \$42 billion, or approximately 1% of the retail market share. Despite the rise of smartphones, about 85% of global transactions are still cash-based.^[5]

In 2017, the expected sales volume from in-store retail sales is \$26.83 trillion, which will be generated from 15% to 20% walk-in sales conversions in the store. 2.6 trillion customers walk into 91 million retail stores around the globe each year, and only 15-20% of those will convert with a purchase.

TOTAL WALKINS VS SALES TRANSACTIONS





■ Non-buying walkins ■ Buying walk-ins

3.2 IoT in Retail

Internet of Things (IoT) is already present in retail stores, buildings, homes, cars, phones and wearable devices. In the process, it is bringing companies closer to their customers than ever before. According to the International Data Corporation, worldwide IoT market spend will grow from \$591.7 billion in 2014 to \$1.3 trillion in 2019 at an implied 17% compound annual growth rate. ^[6]

Furthermore, the installed base of IoT endpoints is expected to grow from 9.7 billion in 2014 to more than 25.6 billion by 2020. While there are several target areas for IoT technology adaptation, a key focus area within the industry is the retail sector - and for good reason.

With the expansion of e-commerce, brick-and-mortar retailers have experienced increasing pressure from online stores, which gather far more customer data and typically offer lower prices. IoT has the potential to help brick-and-mortar retailers regain an edge with regard to individual customer intelligence,

3.3 The Evolution of Retail

The retail industry has undergone four units of consumer shopping behavior over the decades. These periods include:

SINGLE-CHANNEL SHOPPING

During this period, all consumers purchased from brick-and-mortar retail stores.

MULTI-CHANNEL SHOPPING

During this period, consumers had multiple shopping channels such as brick-and-mortar stores, websites and catalogs.

CROSS-CHANNEL SHOPPING

During this period, customers had access to connected shopping channels, wherein a customer could discover a product at a retail store and then purchase it from the retailer's website.

OMNI-CHANNEL SHOPPING

The full potential of connected devices is only achieved when they are tied to individual identities ^[7]

Gartner

As a result of these anticipated benefits, retail chains are starting to pay attention to IoT. According to the Zebra 2017 Retail Vision report, nearly 70% of retail chain decision makers are ready to make the necessary adjustments to adopt IoT solutions by 2021. ^[8] Retailers are slowly moving from a fear of "showroom shoppers," who visit brick-and-mortar stores with their smartphones in hand but purchase online at lower prices, to exploring new ways to capitalize on the growing mobile market and connect with potential customers.

OMNICHANNEL SHOPPING

In this current period, retailers have begun ing a presence on multiple channels and placing a brick-and-mortar, mobile, online, catalog enable customers to transact, interact and seamlessly across these channels.

The evolution of retail industry has created opportunities and challenges for retailers. According to The 19th Annual Third-Party Logistics Report by Capgemini, only 2% of all retailers are positioned for omnichannel retailing globally. ^[9] We believe that the retail industry is only at the beginning of the omnichannel shopping, prime for new technologies to drive market growth.

RETAIL INDUSTRY EVOLUTION

Customer - Retailer Touch Points

SINGLE CHANNEL



1995

MULTI CHANNEL



2008

CROSS CHANNEL



2011

FUTURE OF RETAIL**OMNI CHANNEL**

(Connected Retail Channel)

2016+

Nucleus Vision Future

REASONS FOR CHOOSING TO SHOP AT STORES VS. ONLINE

[10]

I want to see, touch, feel and try out items

44%

I want to take items home immediately

41%

I want to return items more easily

20%

I want to enjoy in-store experiences

18%

I want to pose questions to store associates

13%

I only shop online

7%

3.4 Role of Loyalty Programs

3.5 The Future of Retail with Nucleus Vision

Nucleus Vision
solution offers
opportunities

Loyalty programs play a critical role for many retailers, helping to generate repeat business from known and active customers. These programs are generally supported by technology-based systems, which are able to track and leverage customer data to develop broad or personalized incentives to maximize revenue. While loyalty programs are widely used by retailers, they are still expensive to develop, implement and maintain. In 2014, companies spent \$2 billion on loyalty programs in the United States alone. ^[11]

According to the 2016 Bond Loyalty Report, which queried 12,000 Americans and 7,000 Canadians about their opinions and behavior around 280 popular loyalty programs across industries, 50% of respondents reported that they were active members. Of that 50%, one-fifth had never redeemed their rewards. Furthermore, the loyalty program members who did not make redemptions were 2.7x times more likely to defect from one program and join another. ^[12]

"48 trillion reward points from brands worth close to \$360 billion go unredeemed"

Nucleus VISION

critical areas

We believe that a physical store with an integrated digital retail channel is the correct approach to enable the successful execution of an omnichannel retail strategy. An omnichannel retail customer experience provides many avenues through which a company can learn about individual customer preferences and provide visitors with personalized offers and experiences. Our platform serves this market with technology that enables omnichannel retail. In the process, we enhance the retail shopping experience in real-time.

To accomplish this ambitious goal, Nucleus Vision has built the first generation of its platform, which is currently deployed in 10 live retail stores. Our technology allows businesses, with customer consent, to obtain shopping preferences. Once activated and authorized by the customer, we are able to detect the customer's phone number, which the retailer can then use to find other customer data, such as past purchases, typical basket size, number of loyalty points, and loyalty redemption status in their CRM database or loyalty program database. Our platform continuously adds new information to the customer's profile as they have interactions within the store and/or on the store's website. Blockchain layer plays a critical role in secure data sharing with customer authorization.





4. PRIVACY & COMPLIANCE

At Nucleus Vision, we believe that user privacy is key to our platform's success and adoption. Users have the flexibility to give authorization or to revoke authorization for the service or for particular brand. As a part of our commitment to privacy and compliance, we adopted global best practices and used blockchain features to build a regulatory-compliant and transparent framework.

Nucleus Vision Privacy and Compliance Framework



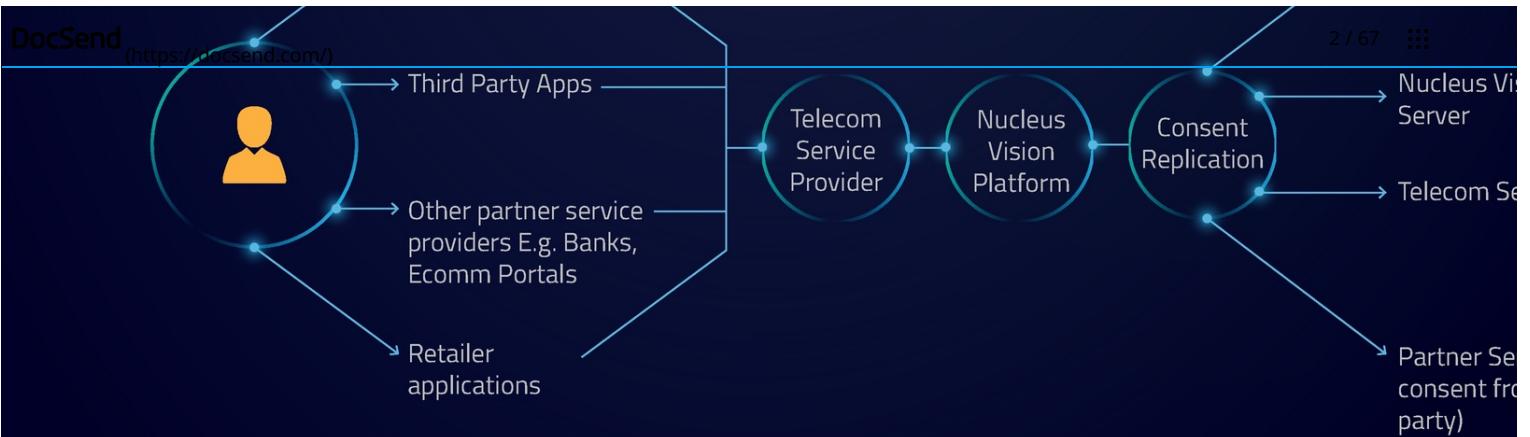
4.1 Compliance Framework

Telecom compliant customer signup process

As a first step to meet compliance requirements, we have adopted explicit, permission-based onboarding. The Customer gives explicit consent to sign up using an activation channel provided by service provider (in this case Nucleus Vision). For example, a customer can send his authorization over an SMS to their telecom service provider or give consent via third party app or other existing service provider (such as a bank) by accepting the T&C.

SMS/TSP Apps

Customer email/sms



Customer Sign-Up Flow

Nucleus Vision customer signup process complies with telecom regulatory guidelines

- When a new customer authorizes Nucleus Vision, the telecom service provider receives a notification that the customer has signed up. The Nucleus Vision platform records this registration and securely logs the customer's data. The customer is requested to download the Nucleus Vision app, to fully control and view their data-trans logs, as well as track all their nCash. All the customer data will then continue to reside in their cell-phone, which becomes an edge computational node for Nucleus Vision. This way, every user's data is securely stored in their own hands at all times, and they and only they control Who can access their data, and how. The Nucleus Vision platform records this registration and creates a transaction over blockchain. The transaction is then replicated to four different places: the Nucleus Vision database and blockchain, the telecom service provider database, a third party database and finally an email and SMS to the customer. These replicated transactions are transparent to the entire ecosystem and stakeholders can check whether there is a valid consent from the customer.

Smart contract enabled data transaction

Businesses become part of Nucleus Vision by signing up on the platform. The business first declares variables which they own on behalf of customers. For instance, as a data provider, a bank may declare a customer's first name, last name, residential address, government identity proof number, work address, date of birth, credit score, and other data points.

Let's say they opt to share date of birth, credit score, and city of residence for their customers.

Any businesses that has signed up with Nucleus Vision can interchangeably play the role of data provider or data user. For example, a lender may want to view a customer's credit score from the bank's unique ID before issuing a microloan to the customer. The lender would request this data from the bank, and the customer would have the option to approve or reject the data transfer. If approved, the bank would transfer the requested data to the lender. By structuring customer data and approval in this way, every player in the ecosystem interacts only with explicit consent.

4.2 Privacy Framework

Privacy is one of the biggest challenge for traditional data sharing platforms. Blockchain technology provides the best solution to these privacy challenges. Nucleus Vision harnesses three main features of blockchain to optimize the platform. These are:

1. Security
2. Trust and Control
3. Decentralized Monetization

Security

Security is a crucial aspect of the data exchange process. The simplest and most common form of security breach is the unauthorized access of data. We see many instances of data hacking, and even the biggest banks in the world are not immune to security breach. Security becomes a major concern when data is stored at a centralized location, meaning that if the system is breached, all data is at risk.

Hashing and blockchain architecture provides inherent security to protect all identity and data protocols encoded in the system.

Smart contracts creates trust between IoT device owners, data providers and data buyers. No central stores the data and it is only accessed with the authorization of the customer. This system is automated and run on the blockchain to verify the authenticity of the parties involved in each transaction. This trust enables more IoT device owners to join the network, more data providers to share data freely and more data buyers to spend with no conflict.

For example, customer may choose to share data with a specific brand and may refuse to share preferred data with other brands. Say an e-commerce player is willing to share few data variables with another non-competing business, but not with another e-commerce player. Once stakeholders set these rules of data sharing, they will be applicable to the entire lifecycle of data and cannot be breached by any other player in the ecosystem.



Decentralized Monetization

Today, Internet giants enjoy a monopoly on the monetization of customer information. To disrupt this system, Nucleus Vision is creating a decentralized data exchange where every party gets True Credit Attribution. The term True Credit Attribution represents the distribution of economic benefit to all stakeholders playing a role in data exchange.

With every data transfer transaction, the system aggregates and builds a huge repository of customer behavioural information on the individual mobile device. The system curates the data over time using a 4-point triangulation system, by which data buyers must first reward customers before their data reaches a 3rd party. Customer can also change data sharing settings.

Once again using our earlier bank example, a retailer may request a customer's credit score before offering him an EMI option on a high value product. The retailer sends the credit score access request to the customer, and the customer authorizes the request. The credit score variable is then declared by the bank, and upon customer authorization, the Nucleus Vision platform will send the credit score access request to the bank. The bank then verifies the customer authorization before sharing the credit score data. Customers are rewarded for authorizing the exchange. Hence the customer gets true credit attribution for the economic value generated for retailer.

This system offers full transparency to both data owners and data providers as to how data is being exchanged among entities, as well as how data consumption rules are validated. Any player in the ecosystem can request any data variable that has been declared by other players. Thus, data exchange is not restricted by any direct association between parties. This enables all players to freely make use of the Nucleus Vision decentralized data exchange platform.





5. NUCLEUS VISION PRODUCT

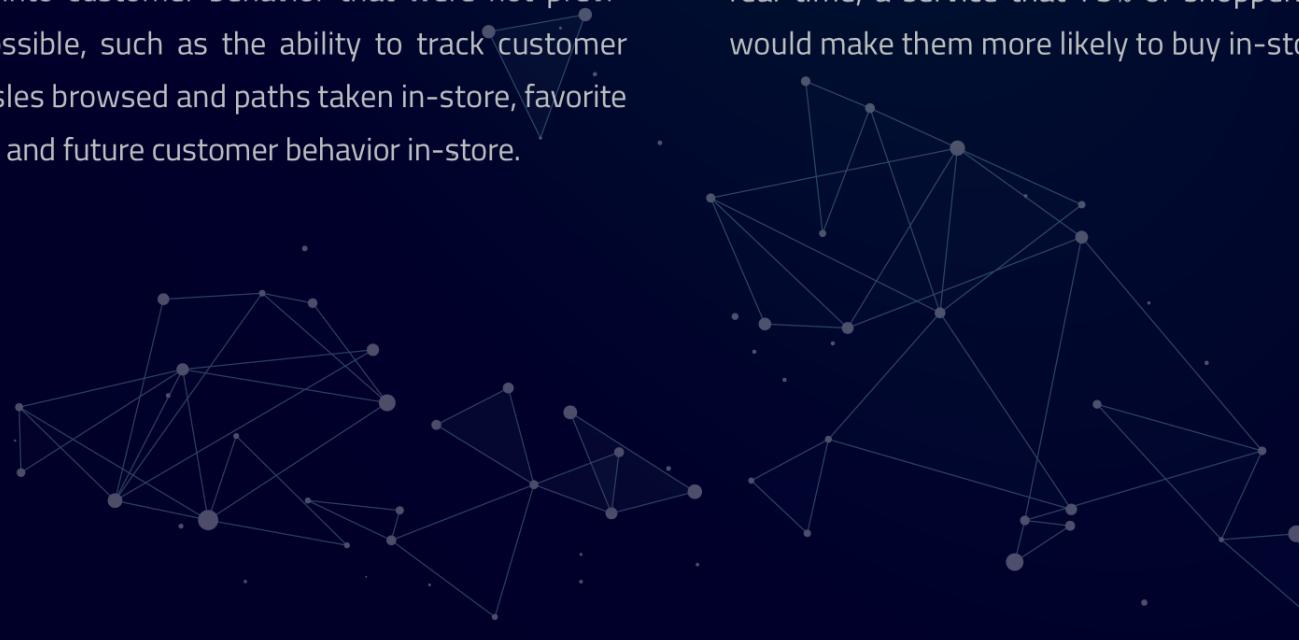


Nucleus Vision has built a technology solution for the

This helps create a personalized custom

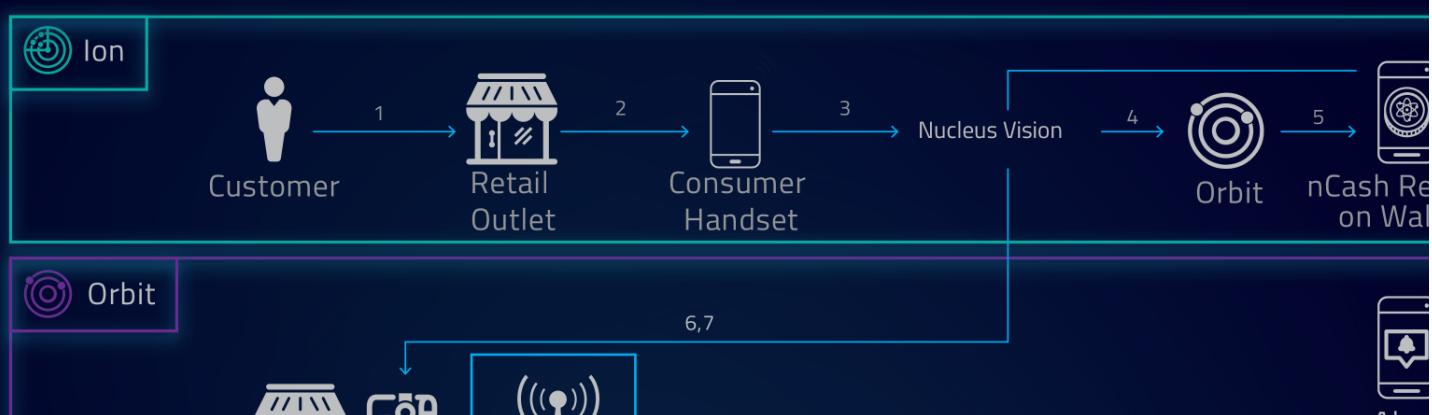
brick-and-mortar retail industry that enables retailers to collect customer data in real-time and provide relevant offers based on that data. Our platform uses blockchain, sensors and machine learning to create automated solutions that generate customer loyalty. For retailers, Nucleus Vision's IoT solution provides insights into customer behavior that were not previously possible, such as the ability to track customer visits, aisles browsed and paths taken in-store, favorite products and future customer behavior in-store.

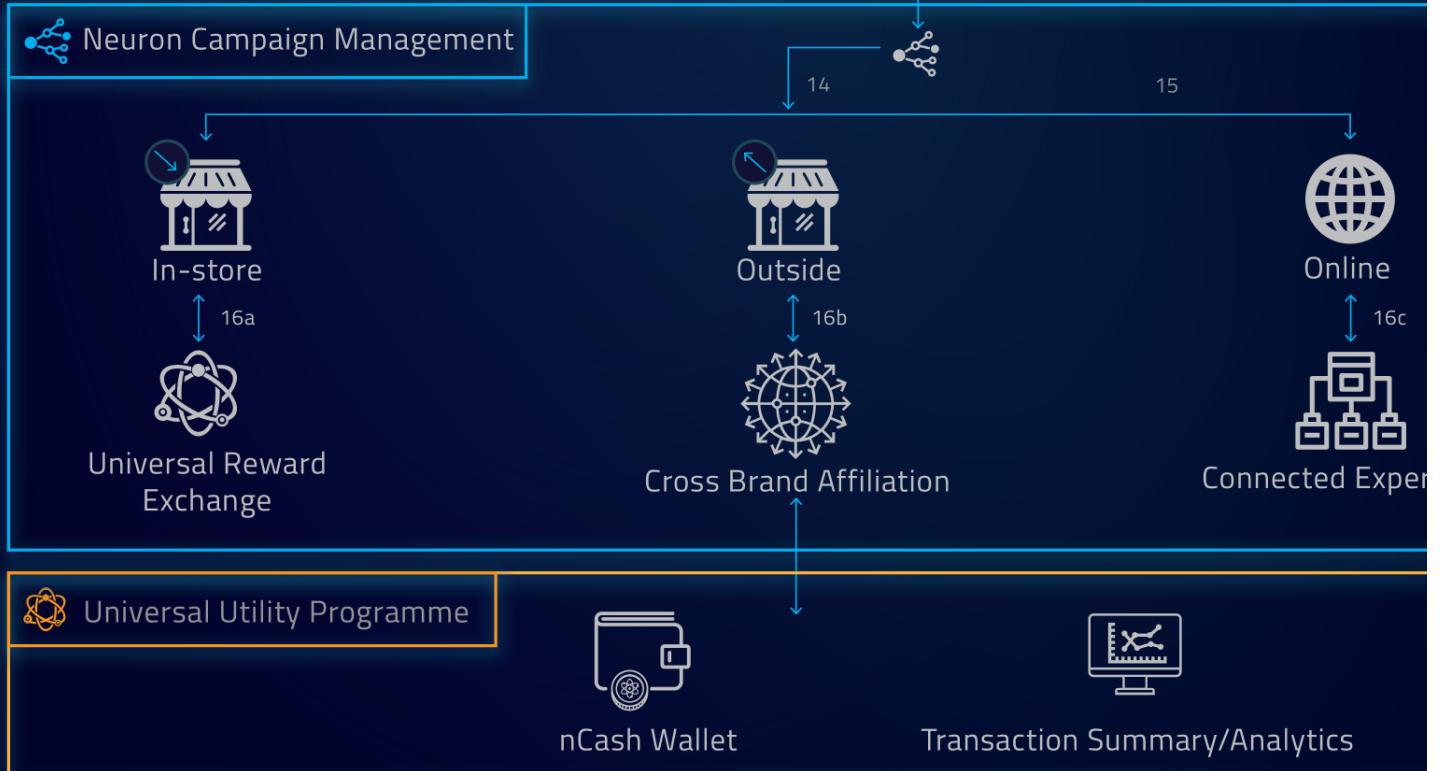
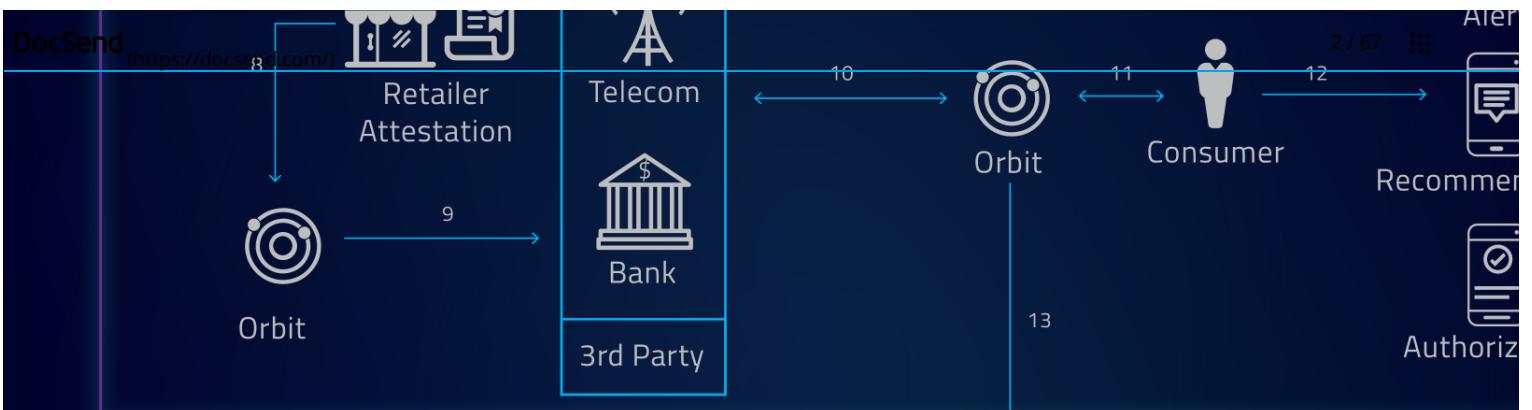
ence that provides greater^{2/67} customer satisfaction. Nucleus Vision's sensor technology is unique in providing seamless coverage of all walk-in customers, retaining every collected data point of customer behaviour. This technology gives retailers the ability to provide personalized offers and promotions in real-time, a service that 75% of shoppers say would make them more likely to buy in-store.



5.1 Solution Architecture

To better explain how Nucleus Vision's technology works in practice, we have broken down a recommended use scenario into steps. A detailed description of each step is as follows:





Solution Architecture Overview

— IoT Network
— Blockchain

— Deep Learning
— UUP

Use Case Explanation Step-by-Step

1 Customer walks into a store



3 The ION sensor sends the customer's phone ID to Nucleus Vision



4 Nucleus Vision sends a text message (or push notification through a pre-install partner app) to the customer offering nCash [for opting into the store's reward program]



5 If the customer opts in, nCash is credited to his or her account (nCash can be moved to an ERC20 compliant wallet)



6 Nucleus Vision securely transfers this customer identification to the retailer over blockchain



7 Customer is mapped with retailer's core system through Nucleus Vision' blockchain network, using new data insights for the retailer



8 If the Retailer has no previous shopping history on this customer, the Retailer's system automatically requests for data from Nucleus Vision's extended partner ecosystem, which is sent to other retailers and participants in the network. An incentive denominated in nCash is provided for network participant(s) that share information.



9 Network partners set pre-defined rules to share customer data amongst friendly, non-competitive entities and share the requested customer data points, if approved



10 If the network partner accepts the request, they further request customer to authorize data exchange through blockchain before sharing actual data with retailer. Network partners attach some nCash as an incentive for the user to share data.



11 Customer receives the request for sharing their data across the retail partner network



12 Customer authorizes the request and receives nCash as incentive for authorizing, and will receive a portion of the nCash transferred each time their data is exchanged on the Nucleus Vision retail network. The frequency of this authorization is controlled by customers.



13 If the customer authorizes the data sharing the blockchain enriches the respective parameter within the retailer's smart Nucleus Vision intelligence system.



14

Based on the customer's data, a unique score is generated by Nucleus Vision' Neuron technology. This score represents the customer's value to the retailer based on his or her purchase spending habits and other factors

15

The retailer may decide to offer nCash tokens to the customer based on his or her score. Retailers will be able to make decisions in real time within three different contexts:

- a) Upon entering the store (to incentivize in store conversion)
- b) Browsing around the store (to increase store visits)
- c) At the time of checkout (to increase retention and loyalty)

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The nCash tokens also act as a universal loyalty program, where customers can use nCash as reward points across any retail partners on the Nucleus Vision network

5.2 Product Detail

Nucleus Vision is composed of several technology layers, which together enable the next generation platform discussed in this white paper. A high level summary of the technology layers that make up Nucleus Vision product can be described below



Ion Sensor Network



Orbit Blockchain



Neuron Machine Learning



nCash Universal Utility Program

Each product component is discussed in detail in forthcoming sections.

5.3 ION Sensor: Proprietary Sensor Technology

ION sensors enable retailers to capture new data on brick-and-mortar customers. Nucleus Vision's proprietary sensor network, the ION Network, can uniquely identify and sense temperature, pressure, motion, acceleration and sound within the vicinity of the sensor.

The ION platform is built in collaboration with industry leaders Intel, Alpha, and Radisys. It matches performance standards of the telecom industry as well as existing IoT platforms. The ION platform is capable of identifying 32 unique IDs per 612 microseconds and transmitting the data to Neuron platform in real time.

The transmission radius of the Neuron platform can be adjusted based on the size of the store or influence area to be created inside or around the store.

The ION network is a plug-and-play module for retailers, enabling them to instantly implement ION in their store and start gaining intelligence about their customers. Furthermore, by activating ION in the store, retailers will become part of an extensive network of Nucleus Vision partners, customers and data exchange ecosystem.

As retailers become part of Nucleus Vision network they will be able to enjoy the benefit of network and complement each other to improve customer stickiness.



ION can sense:

- Mobile Id
- Temperature
- Motion
- Pressure
- Acceleration
- Sound

Key features of ION

- Identifies 32 Ids in 612 micro
- 200 meter coverage
- Telco grade security

5.4 ORBIT Blockchain: Authorization and Data Transmission

Orbit ensures that information flows accurately and securely between all involved parties and systems. Blockchain is the foundation of the Universal Loyalty Program and makes the flow of information and rewards absolutely transparent for all stakeholders, no matter where they are across the globe.

Nucleus Vision is currently built with smart contracts on the Ethereum blockchain. With the inherent limitation in transaction bandwidth with Ethereum blockchain, other prospective platforms and frameworks

DocSend being evaluated. We are also considering designing and developing our own Nucleus Vision block chain platform in the future.

We have derived an architecture for the NucleusVision ecosystem from the goal models, which results in three coherent sets of distributed components:

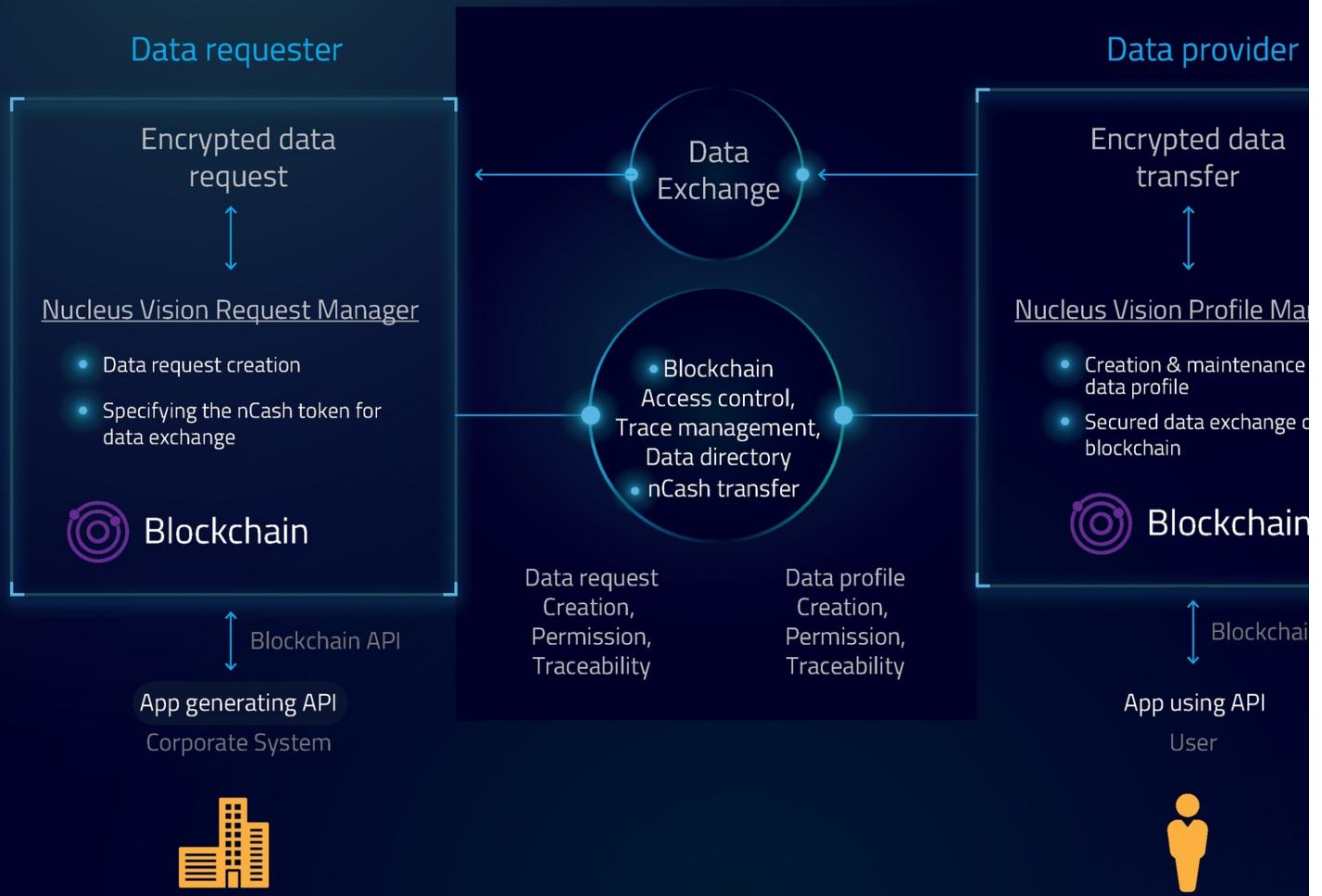
- The **data provider component** consists of a Nucleus Vision profile manager that creates and maintains the data profile of the provider through external data sources and coordinates profile encryption key generation.
- The **data exchange component** is comprised of a Nucleus Vision contract manager that coordinates the execution/blockchain interactions of data exchange contracts and release of tokens to the data provider after successful data exchange.
- The **data requester component** centers around a Nucleus Vision request-manager that creates a new data request/profile creation, supports querying the status of existing requests, acquiring the resulting data and specifying the compensation(in nCash) for the data exchange.

The security of the data exchange over blockchain is ensured by sending a public key to the data provider to encrypt the data prior to transfer in a way that can only be decrypted with the requester's private key. The data they receive has to be able to be verified, e.g., through a hash match.

Data Exchange Process

Once a data request has been determined to be viable, the data provider has the option to consent to the contract. If the provider consents to the contract then their Nucleus Vision profile manager selects the appropriate private key to decrypt the agreed upon data. This is accomplished by requesting the private profile key of the provider and combining it with the locally stored half. Next, the data is hashed and sent to the contract as a reference to verify the authenticity of the data transfer. The Nucleus Vision profile manager then encrypts the data with the requester's public key. Once the Nucleus Vision request manager receives the data, it decrypts it with the appropriate private key. The data exchange is validated by the NucleusVision contract manager and the transfer of the nCash tokens to the provider is executed.

Nucleus Vision Contract Manager



Management of ID and Data over Blockchain

We have tried to keep the set of blockchain operations to be minimal to limit the computational and transactional costs. The minimal set of operations is chosen to optimize the cost, performance, nCash tracking, and latency calculations.

The resulting system will be developed in stages, each stage of the development represents a viable path that addresses pressing issues for both data providers and data requester, and culminates in a fully decentralized, consent-based, data exchange. The resulting system has the potential to nurture the next generation of personal data products and AI-based customized experiences, finally allowing internet users to let their data work for them.

ORBIT Use Case

1 Customer walks inside the store

2 IoT data infrastructure protocol activates and recognizes the customers

3 Nucleus Vision finds data from third parties - such as telecoms, banks, e-commerce players

4 Nucleus Vision stores the encrypted source of data.

5 Nucleus Vision notifies stores about customer's presence and informs the retailer about available data points associated to customer.

6 Nucleus Vision also informs the retailer about the set of available data for the customer along with projected sales upside of customer intelligence.

7 Retailer pre-authorizes Nucleus Vision about the
a. combination of customer segment and data points to be gathered
b. nCash reward to the customer for successful customer authorization

8 When the customer walks inside the store then the customer receives a notification regarding data request from the retailer and associated reward.

9 Customer authorizes the data exchange with the retailer

10

Customer gets rewarded with nCash token

11

Data APIs fetch data from the respective locations and store the data in the customer's phone

12

Nucleus Vision neural models run the analysis inside the customer phone to gather aggregated shareable intelligence. Following activities take place inside the customer's phone

- a. Data storage (only for the transaction, which the customer authorized)
- b. Data curation
- c. Predictive analysis - get customer lifetime value



