

# Litepaper

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www.mobix.ai

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#### MISSION STATEMENT

Create An Incentive Scheme for Sustainable Urban Mobility

According to the United Nations, the global population in 2018 was 7.6 billion and the urban population was 4.2 billion. By 2050, the global population will reach 9.7 billion, and 68% of the population (i.e. 6.6 billion people) will live in urban areas. Obviously, urban development is highly related to the future of humanity. However, overcrowding, pollution, and other urban environmental problems, have created a huge challenge for <u>sustainable urban development</u>. Therefore, it has been put on the 2030 Agenda for the UN's Sustainable Development Goals.

Urbanisation as a global phenomenon becomes more concrete in the concept of the <u>15-Minute City</u>, an approach that aims to improve quality of life by putting residents at the center of urban transformation, enabling them to reach everything they need within 15 minutes by foot, micromobility or public transit.

In its long-term experience working with large, decentrally-structured organisations in the Humanitarian sector, such as United Nations World Food Programme, the MOBIX team has learned that rewarding the network participants is the key element for sustainable success. People, as well as organisations, act in the interest of the network or the community, if each of them perceives their individual benefits - mainly in economic terms. In other words: the most important factor of a decentralized network is a smart incentivization of its participants.

The smart incentivization of the use of micromobility services is the main purpose of MOBIX Micromobility Marketplace. If urban residents are rewarded for using micromobility in a way that favours the growth of the micromobility network at large, urban life will prosper and the environment will profit.

MOBIX uses the MOBX token to incentivize micromobility service and infrastructure providers, as well as micromobility consumers, to grow micromobility in metropolitan areas.

#### **ABSTRACT**

## MOBIX Micromobility Marketplace

MOBIX is a decentralized digital marketplace for suppliers and customers of micromobility applications, products and solutions. Urban mobility service and infrastructure providers offer their services and resources to individual and corporate users in metropolitan areas. Al-powered Autonomous Economic Agents (AEA) enable micromobility providers, products, and users to connect and interact directly with each other thereby automating and optimising key micromobility processes such as marketing, search and discovery, settlement, payment and billing. The aim of MOBIX is to make life for residents in urban areas more social and more convenient.

Micromobility providers and users connect their digital identities (DIDs) to the MOBIX network, and immediately start offering and consuming micromobility resources and services. Benefitting commercial building owners and tenants, digital twins on MOBIX bring together previously unconnected systems, from security to HVAC, or way finding, optimise workflows, reduce costs, increase occupancy rates, and improve overall asset utilisation and value.

The MOBIX blockchain provides security and trust, and allows for highly efficient processes, such as fully automated micropayments. Based on a Self-Sovereign Identity (SSI) infrastructure that complies with the EU data sovereignty measures described in the General Data Protection Regulation (GDPR), it provides the user with full control over their own data and creates a non-discriminating environment for collaboration, cooperation and competition.

The nucleus of MOBIX is the MOBX token that functions as a reward token, i.e. a financial incentive, for the use of micromobility services. Starting as a simple reward for the use of any service, over time the token will become the key incentivisation instrument for micromobility service and infrastructure providers to have their services being promoted in an automated, contextualised way. MOBX token value is created through the use of micromobility services and infrastructure on the MOBIX Marketplace: for each transaction on the MOBIX Marketplace, users receive a revenue share. That, in consequence, creates a sustainably growing micromobility ecosystem.

#### **OVERVIEW**

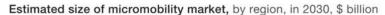
## **Micromobility**

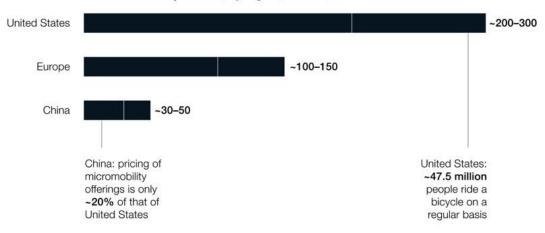
In the narrower sense, the term 'micromobility' refers to a range of small, lightweight, zero-emission vehicles (scooters, bikes, mopeds, peddles, etc.) used to move around and transport goods within limited distance, such as a metropolitan area, at respective limited speed. Obvious challenges, such as heaps of abandoned e-bikes or scattered scooters illustrate the need to evolve the term to also apply to the infrastructure of urban areas, commercial and residential real estate.

## The Micromobility Market

In this Litepaper, we argue that a smart, sustainable, and environmentally-friendly future for metropolitan areas is based on both, micromobility assets, and a micromobility-friendly infrastructure that provides the framework for even more densely populated cities. On the MOBIX marketplace, micromobility service and infrastructure providers are connected with users in order to offer and consume all kinds of micromobility services. As the world's first micromobility marketplace with a unique combination of Autonomous Economic Agents (AEA) on top of an underlying Blockchain, and a privacy-preserving Self-Sovereign Identity (SSI) architecture, MOBIX helps to solve the transportation challenge in metropolitan areas in a collaborative fashion. McKinsey estimates micromobility markets reaching \$300b to \$500b by 2030.

The shared micromobility market in China, Europe, and the United States could reach \$300 billion to \$500 billion by 2030.





McKinsey&Company

During the COVID-19 pandemic, the number of passenger-kilometers traveled declined 50 to 60 percent worldwide and the use of micromobility solutions has declined dramatically. However, the expected relaxation of lockdown conditions should lead to a strong post-pandemic recovery of micromobility: first, with fewer points of contact and ease of maintaining social distancing, micromobility will be considered less risky than other modes of transportation. Then, lockdowns have created strong urge to go and move outside, to meet with friends and enjoy urban lifestyle. Last, but not least, smart city planning limits car-travel and promotes eco-friendly transportation modes.

## Solving the Urban Transportation Challenge

Urban transportation, mobility of human beings and the delivery of goods, requires millions of transactions every day. Scarce infrastructure and time resources demand highly efficient processes, notably regarding search and discovery of available services, price negotiations, identity management and user authentication, payment and post-settlement. Transportation and micromobility are, on the one hand, huge technological and organisational challenges, on the other hand they represent an indispensable basis for a sustainable future social life in urban areas that are becoming more and more decentralised: The concept of the 15-Minute City has evolved into a standard term describing an approach to urban design that aims to improve quality of life by creating cities where everything a resident needs can be reached within 15 minutes by foot, micromobility or public transit.

#### **Decentralised Incentives**

By incentivising both, suppliers and customers of micromobility services, to actively and permanently participate in the ecosystem in their respective metropolitan area, MOBIX provides the foundation for a sustainable growth of a decentralised social system. Micromobility suppliers can promote and sell their services dynamically via <a href="Fetch.ai">Fetch.ai</a>-powered Autonomous Marketing Agents (AMA), depending on the individual context, i.e. supply & demand, location, time, weather, etc.. By targeting not only their product range to inhomogeneous customer groups, but by tailoring each specific service in a contextual way, the micromobility suppliers streamline their businesses. Individual and corporate customers, on the other side, are incentivised to use eco-friendly micromobility services .The reciprocity and the decentralisation of incentives ensure a sustainable mechanics and an equilibrium of supply and demand on MOBIX marketplace.

## **MOBIX Diagram**

## **MICROMOBILITY SERVICES**

B2C & B2B Products / Applications / Solutions

scooter/board bike/moped pedelec quad

taxis carshare rideshare

delivery

fleet transpor value added services



parking facilities

charging stations

delivery stations

storage facilities corporate services

Residential & Commercial Building Operators / Owners

**MICROMOBILITY INFRASTRUCTURE** 

#### **USERS**

## Micromobility Service Customers

Key Benefits: Easy everywhere-access to micromobility services, incentivised consumption of value added services

Individual and professional users in urban areas are enabled to consume micromobility services and attached value-added services in a highly convenient 'all-in-one' and privacy-preserving way.

## Micromobility Service Providers

Key Benefits: Market Access, Revenue Growth, Contextual Micro-Targeting

The main objective is to provide micromobility service providers with direct access to millions of end-users and corporate users of micromobility; i.e. the transportation of humans and goods. These providers currently only have access to limited user groups in scattered locations.

## Micromobility Infrastructure Providers

Key Benefits: Optimized Asset Utilisation, Maximised Asset Values

Infrastructure providers, such as building owners and operators, can optimise their asset utilisation by offering available space and surplus capacity in a dynamic way, based on market needs. Better utilisation means minimised fixed costs, and, in consequence, maximised asset values.

#### Value-Added Service Providers

Key Benefits: Customer Access, Tailored Promotions

VAS providers can attach and offer their services to micromobilty services in a contextualized way, using Fetch.ai-powered Autonomous Marketing Agents (AMA). These include leisure activities, such as special entertainment or dining offerings, as well as business activities, such as delivery or mobile nursing services.

## **Liquidity Providers**

Key Benefits: Returns on Investment

There will be a role for liquidity providers and autonomous marketing agents in the system to increase transaction volumes and reduce communication and transaction costs. Liquidity providers will receive yield on capital invested via transaction fees. Liquidity providers supplying liquidity to system controlled autonomous marketing agents will additionally earn reward tokens via a liquidity mining process that rewards in proportion to the amount and duration of supplied liquidity.

#### COMPONENTS

#### MOBIX Marketplace Dashboard

The MOBIX marketplace dashboard allows for offering micromobility (infrastructure) services. Individual and corporate users can manage their service offerings and have access to a detailed reporting of their marketplace business. Users can leverage their service offerings by using Autonomous Marketing Agents (AMA) that allow for contextualized, individualized promotions.

#### MOBIX Wallet

The MOBIX Wallet allows for search & discovery, booking, and paying for micromobility services. It comes with a fully-fledged Self-Sovereign Identity (SSI) functionality: users can verifiably authenticate themselves digitally, while being in full control of their data. This unique privacy feature makes the MOBIX Wallet fully compliant with EU laws and regulations. The unique integrated Smart Decentralised Key Recovery (SDKR) mechanism allows for a recovery of a lost keyphrase (e.g. password) even in a completely decentralised storage. MOBIX wallet can be used for search and discovery, service booking and the payment of micromobility services. The wallet functionality allows for payment with FIAT and crypto currencies. Additionally, users receive MOBX tokens in their MOBIX Wallet (via airdrop) as rewards for their active participation on the marketplace, and for the active participation of other MOBIX marketplace users. This mechanism helps to maintain a sustainable overall market growth.

## Autonomous Marketing Agents (AMA)

Each micromobility service provider can make use of Autonomous Marketing Agents (AMA) that allow to autonomously promote services to potential customers based on contextual data, such as supply and demand, availability, time, location, etc.. AMA improve automated service promotions to a degree that the service providers themselves get a better understanding about their customers and how to streamline their businesses. AMA are powered by <a href="Fetch.ai">Fetch.ai</a>. In the long-term, AMA will help to establish a privacy-preserving marketing environment, allowing users to pro-actively opt-in receiving personalized promotions, or pull-marketing, rather than being targeted by unsolicited push-marketing.

## **Liquidity Pool**

The liquidity pool is a decoupled provider of collateral to the Autonomous Marketing Agents (AMA). Liquidity providers receive an aggregated return from all MOBIX market transaction fees in exchange for providing collateral that the service providers can use to mint MOBX tokens. In addition, liquidity providers receive a pro-rata distribution of MOBX tokens based on the amount and duration of their participation in the liquidity pool. From a functional perspective, liquidity providers are locking up collateral for use by the MOBIX market as a whole, in return for a basket of Autonomous Marketing Agent pool tokens. Liquidity providers are free to reclaim their collateral at any point there is sufficient liquidity on the market. In normal operating conditions liquidity providers can freely exit the market however in times of high liquidity demand they may need to wait a short period of time until sufficient liquidity has been accrued through transaction fees.

### MOBIX Reward Tokens (MOBX)

MOBIX reward tokens (MOBX) are used to vote on system parameters such as choice of autonomous market makers to back with liquidity from the liquidity pool, borrowing rates from the liquidity pool, usage of exchange fees. MBX tokens are minted at an exponentially decreasing rate to incentivise early liquidity providers on the market. Minted tokens are distributed in proportion to the amount of liquidity supplied to the market at each block. Some fraction of the marketplace fees and Autonomous Marketing Agents fees is used to buy back MOBX and burn.

## **TECHNOLOGY**

MOBIX is based on a set of technologies leveraging Blockchain & Distributed Ledger Technologies (DLT), Artificial Intelligence (AI), and Self-Sovereign Identity (SSI). The combination of these technologies results in multiple benefits for professional and individual users, for suppliers and consumers of micromobility services on the MOBIX marketplace, as well as for municipalities and the environment, in general:

#### Benefits for Micromobility Service Providers

- Access to an unlimited number of consumers
- Minimized marketing costs through contextualized, personalized promotions
- Minimized maintenance costs

#### Benefits for Micromobility Infrastructure Providers

- Access to an unlimited number of consumers
- Optimized asset utilization & maximized asset values

#### Benefits for Micromobility Consumers

- Urban lifestyle improvement ('15-Minute Cities')
- Rewards for eco-friendly behavior
- Self-sovereign opt-in marketing

#### Benefits for City Councils & Environment

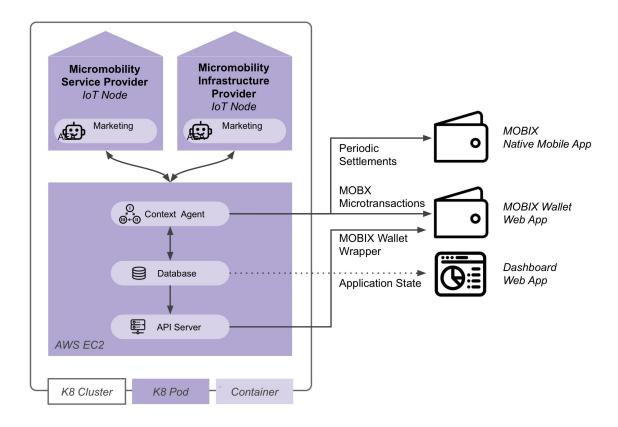
- Improved urban livability through decentralization of social activities
- Minimized CO2 emissions thanks to zero-emission traffic

## **Autonomous Agents**

Fetch.ai Autonomous Economic Agents (AEA) are used for different purposes:

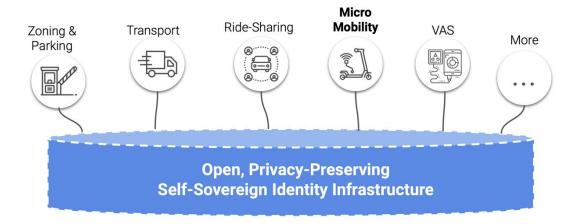
- 1. Autonomous Context Agents (ACA) use sensor-based information, such as geo-location data, to search and discover the information matching specific users' contexts. The ACA takes care of all relevant information a user needs to use micromobility services in the best possible way. Example: Sheryl wants to follow her friend's recommendation of having a drink at a bar 3km away from her actual location. Together with the bar's address and pin on a map she sees the nearest available scooter she can use to join her friend's party.
- 2. Autonomous Marketing Agents (AMA) are used by micromobility service providers to search for and find users ready to receive their recommendations. As with the ACA, AMA gathers information of the specific user contexts, such as location, preferences, etc..

Autonomous Economic Agents Diagram



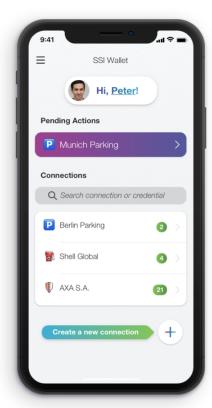
## Self-Sovereign Identity (SSI)

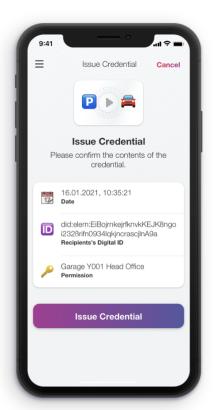
In a digitized world with all its advantages of leveraging information to benefit everybody, data sovereignty is one of - if not the - most important aspect(s) for individuals to preserve their privacy. The more data the Autonomous Economic Agents used by MOBIX can compute on, the better the results and the more beneficuial MOBIX will be for consumers and suppliers of micromobility services.



Since MOBIX fully respects the privacy of its users, a Self-Sovereign Identity (SSI) architecture is integrated to preserve privacy by design. With the MOBIX wallet, users are in full control of their identity and decide what part of their identity information they share with whom. Users can pro-actively opt-in to receive personalized promotions.

#### MOBIX SSI Wallet





A unique element of the MOBIX Wallet is its integrated key recovery mechanism: Provided by MOBIX partner Datarella, its <u>Smart Decentralized Key Recovery</u> (SDKR) allows users to recover their keys (e.g. password) which had exclusively been stored on their devices; i.e. not on a MOBIX server, but only decentrally. In most existing applications, users would not be able to recover their keys if stored decentrally only: they would be lost forever and all information could not be accessed anymore, With SDKR, a MOBIX Wallet user is safe - she can relax since she benefits from the highest possible security when storing her keys while knowing that she could recover these if needed.

Both, Autonomous Economic Agents and the Self-Sovereign Identity architecture are built on top of the Fetch.ai blockchain that ensures a fast, reliable data processing.

#### **PARTNERS**

From the start, MOBIX works with a group of technology, solutions and micromobility infrastructure partners in order to provide a sound technical and organisational solution, combined with a smooth user-experience, towards all market participants.

#### Fetch.ai

Fetch.ai is building an open access, tokenized, decentralized machine learning network to enable smart infrastructure built around a decentralized digital economy.

For MOBIX, Fetch.ai provioes the foundational blockchain, as well as Autonomous Economic Agents that are deployed as Autonomous Marketing Agents (AMA), enabling MOBIX participants to contextually promote their service offerings.

## <u>Datarella</u>

Datarella provides Enterprise Blockchain Solutions. The Enterprise Blockchain serves as the foundational, underlying protocol for digital business transformation with converging technologies, such as AI, autonomous machines, AR and VR.

For MOBIX, Datarella provides their SSI-Wallet, including their Smart Decentralized Key Recovery (SDKR) as the user's hub for managing their identities. Datarella also creates and operates the MOBIX marketplace dashboard, and supports market participants with onboarding, and the management of Autonomous Marketing Agents. Additionally, Datarella creates the bridge to the ATMOMIX lending platform.

## **RAAY Real Estate**

RAAY Real Estate tokenizes real estate while streamlining administration, sales and distribution processes for industry players. We empower real estate actors to launch greenfield products by leveraging the RAAY Digital OS.

For MOBIX, RAAY Real Estate provides self-owned and self-operated buildings and acts as micromobility infrastructure provider by offering their real estate resources as physical hubs for parking, charging and Value Added Services (VAS).

## **ATOMIX**

The Atomix lending platform introduces the benefits of tokenization to collateralized lending. It provides a bridge between the security taken over real world assets for use as collateral and tokenization, delivering scalable liquidity to borrowers and lenders.

For MOBIX, ATOMIX provides a bridge to enable micromobility providers to leverage their real-word assets as collateral for tokenized security. Thus, existing and new, professional and individual users, can focus on offering their micromobility services, instead of struggling with managing large capital bases.

#### ROADMAP

# Market Entry

MOBIX follows a 5-Step Go-to-Market strategy: first, MOBIX users will be onboarded and be rewarded with MOBX tokens for generally using eco-friendly micromobility services. Then, service providers will be onboarded and start using the Autonomous Marketing Agents (AMA) to promote their services on a contextual 1:1 relationship with their customers. In the third step, micromobility infrastructure providers will be onboarded, in order to promote their assets towards both, service providers, and end users.

After service and infrastructure providers have been actively engaging on MOBIX, they start enriching and expanding their service offerings, while value-added service providers will be onboarded and additional marketplace tools will be provided. In a fifth phase, the asset-heavy micromobility business will be transformed to an asset-light business by tokenizing micromobility assets. Leveraging real-world assets, s.a. scooters, bikes, cargo bikes, pedelecs, etc., as collateral, professional and individual players can use the ATOMIX lending platform to provide micromobility services on a asset-light level.

In preparation of the MOBIX launch, its components will be developed. Before, the first MOBX token distribution (genesis distribution) takes place. Owners of FET, the token of Fetch.ai, will receive the first batch of MOBX tokens, by staking their FET on the Fetch.ai mainnet; a procedure also known as 'stakedrop'. Following the initial stakedrop, more distributions of MOBX tokens to Liquidity Providers will follow.

#### Phase 0

15 JUL - 15 SEP 2021

MOBX Stakedrop

 Genesis MOBX token distribution to FET token holders staking their FET on the Fetch.ai mainnet

#### Phase 1

APR--AUG 2021 Development & Closed Beta

MOBIX components are developed and integrated

MOBIX market is being tested In a closed user group

#### Phase 2

Starting SEP 2021

User Onboarding & Basic (Centralised) Incentrization

- users register via the MOBIX app (MOBIX-ID/SSI/eIDAS, wallet, AEA)
- users connect MOBIX app with their existing micromobility apps
- users can use their MOBIX-ID to connect with other micromobility apps
- AEA airdrop MOBIX reward tokens when a connected micromobility service has been used

#### Phase 3

Starting OCT 2021

Service Provider Onboarding & Full (Decentralised) Incentivization

- providers register via the MOBIX dashboard
- providers set-up AMAs to promote their services
- AMAs start promoting services
- users receive MOBIX reward tokens based on consumed promoted service

#### Phase 4

Starting NOV 2021

Infrastructure and Value-Added Service (VAS) Provider Onboarding

- micromobility infrastructure providers (building owners and operators)
  register via the MOBIX dashboard
- VAS register via the MOBIX dashboard
- infrastructure providers and VAS set-up AMAs to promote their services to B2C (e.g. charging) and B2B customers (e.g. parking, charging, VAS)

#### Phase 5

Starting JAN 2022

ATOMIX Bridge - Tokenization of Micromobility Assets

 A bridge to the Atomix lending platform will allow micromobility asset owners to use their assets as a collateral for tokenized security

- Existing professional micromobility suppliers use their tokenized assets to focus on their core service business instead of managing their fixed capital
- New users can own and operate micromobility assets, either individually or in a community-based asset-sharing approach

# **CONTACT**

# **MOBIX Micromobility Marketplace**

powered by Fetch.ai & Datarella

# **General Inquiries**

info@mobix.ai

## **Become a Partner**

business@mobix.ai

www.mobix.ai