INTEGRA

Universalizing Document Automation with Hyperledger Technologies

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Agenda

1. Universal numbering and identity in real life
2. Applying the principles to documents and contracts
3. The technology in action
4. Transformative potential
5. Deploying the technology
6. Overview of Integra technology stack

SIM Card

7.2 billion mobile phones in use

8 trillion text messages/yr.

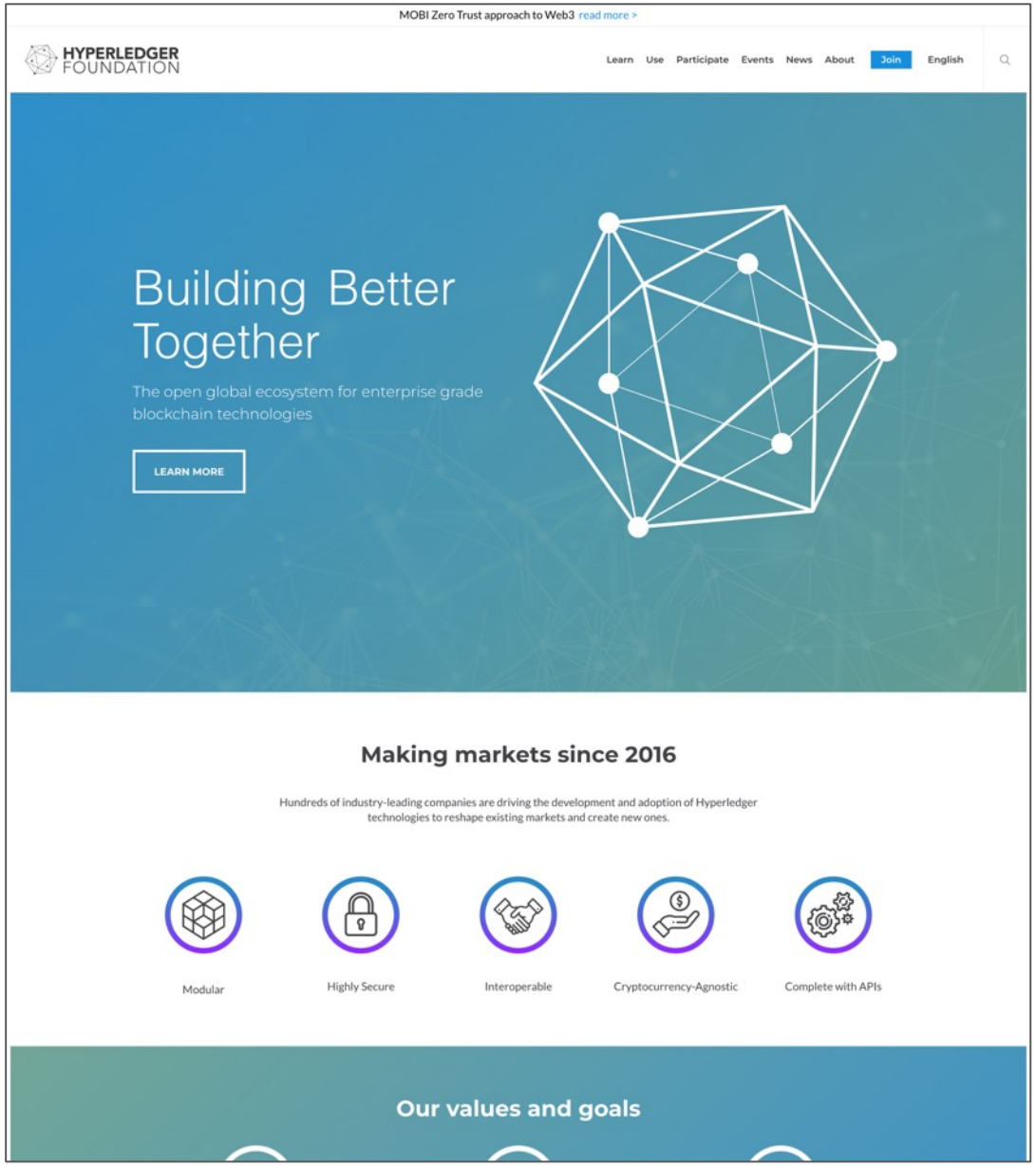
$1.4 trillion revenue/yr.

Bank Card

1.2 billion cards in use

350+ billion transactions/yr.

$46 trillion annual volume



IP Address

1.7 billion websites

Over 100 trillion emails/yr.

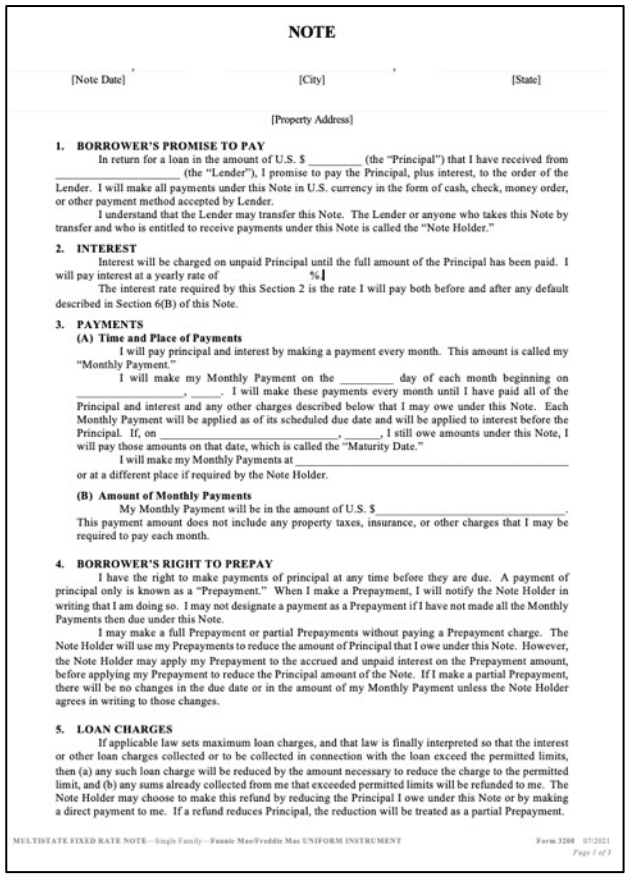
4.1 billion email users

What do they have in common?

- Globally unique identifiers
- Systems of identity, ownership, and authentication
- Distributed databases, synchronized between many unrelated parties

The result!

- Global interoperability
- Instant, universal access
- Near-perfect data reconciliation: funds, calls/texts, and emails move from sender to receiver with near-100% high success



NOTE

[Note Date] , [City] , [State]

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. $ _____ (the "Principal") that I have received from _____ (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the _____ day of each month beginning on _____, _____. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on _____, _____, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at _____ or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. $_____. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

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5. LOAN CHARGES

If applicable law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

- Hundreds of trillions of dollars of annual value
- No universal numbering, proof of existence, or authentication

Integra is following the pattern

What cellular technology did to personal communication

What credit cards did to global payments

What IP addresses and DNS did to universal information access.

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[redacted]

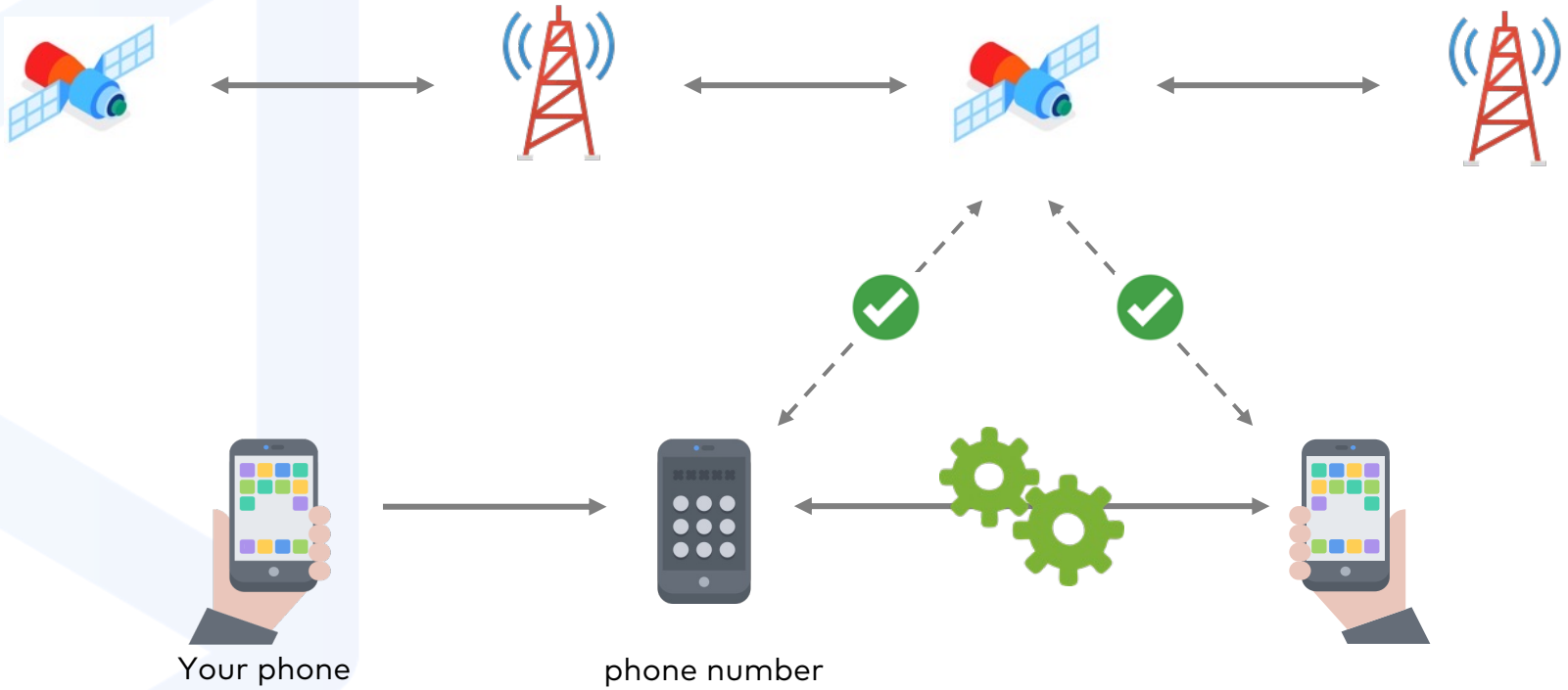
[redacted]

Mike Rinow

CTO

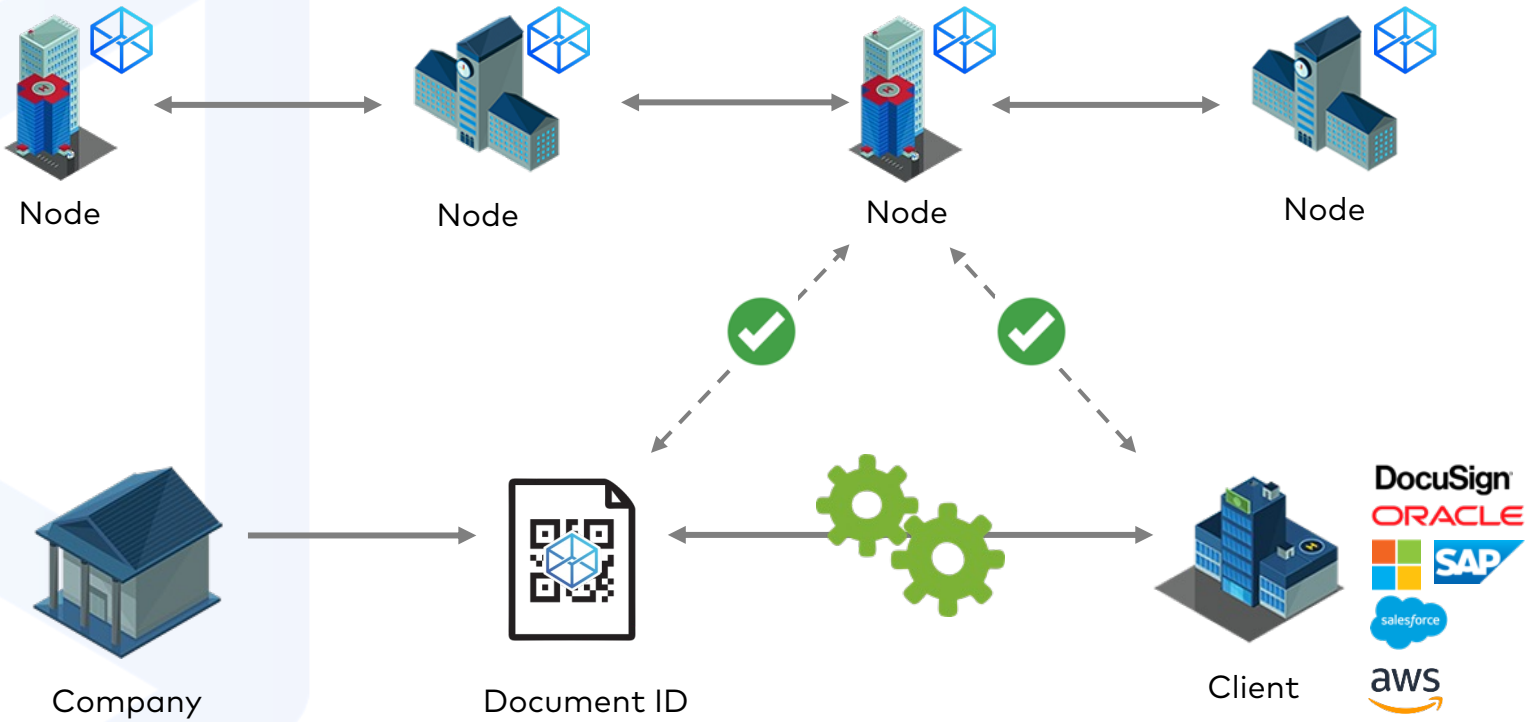
Universal Communication - Enabled by cellular technology

A phone is registered on a cellular network. Calls and messages are then automatically routed directly to it, no matter the phone's location, brand, operating system, or the carrier.



Universal Automation - Enabled by Integra technology

A document is registered on Integra Ledger*. Related data, documents, and automation triggers are then routed directly to it, no matter the document's location, operating system, or software.



* Like a cell phone, only the numeric identity of the document is registered. No personal or private information is shared.

SMART DOCUMENT BASICS

Create
Verify & Inspect
Encrypt
Decrypt

WALLET

Download

DEMOS

Banking
ESG
Insurance
Intellectual Property
Open Cap Table
oneNDA
Real Estate

Integra's website

Smart Document is PDF, that can be verified as authentic using blockchain technology. When you can trust the document, the rich structured metadata contained within it can be used for automation into any software by simply mapping fields.

Upload a document

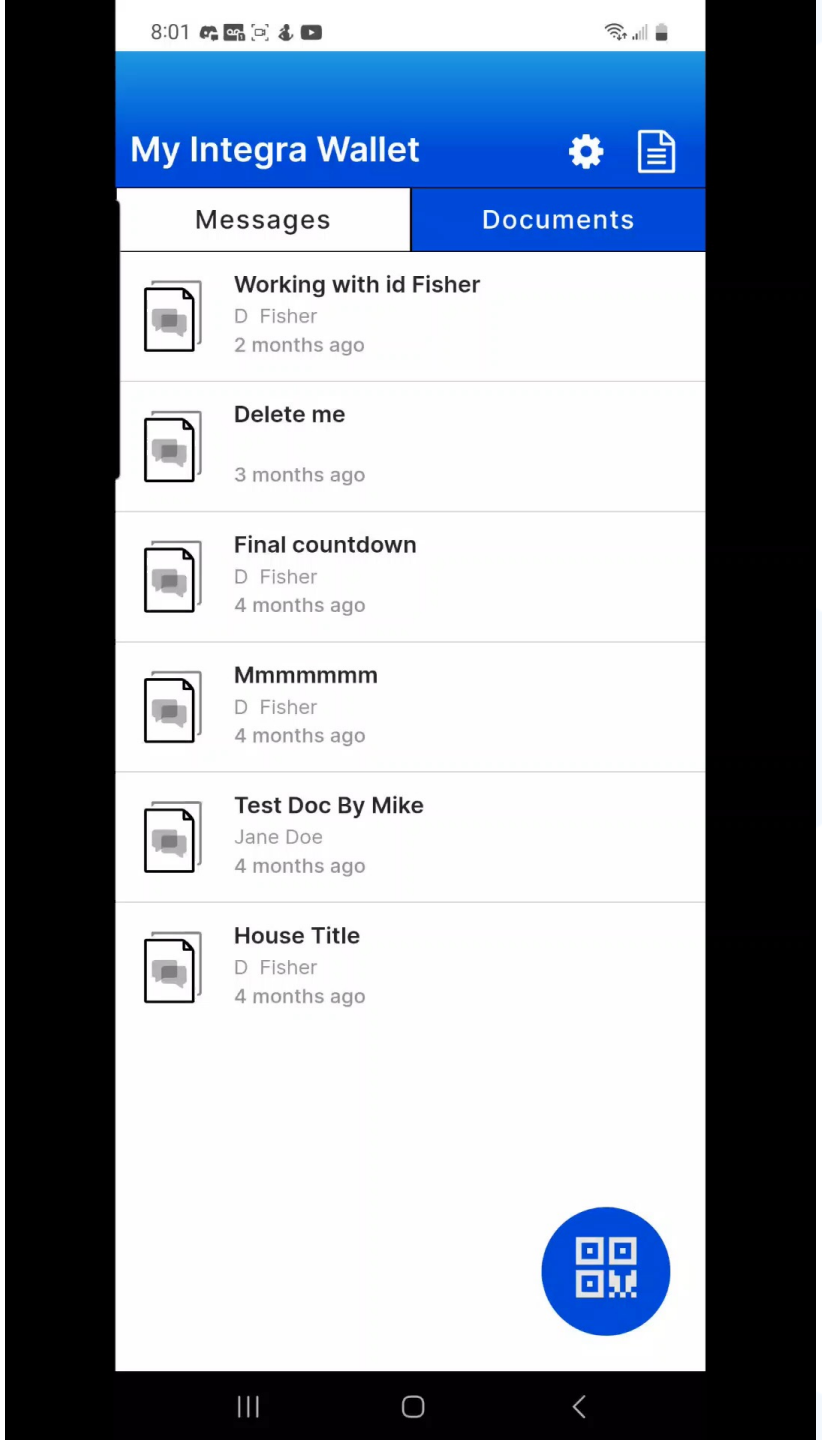
Register any document or contract on Integra Ledger Blockchain

Drag document here

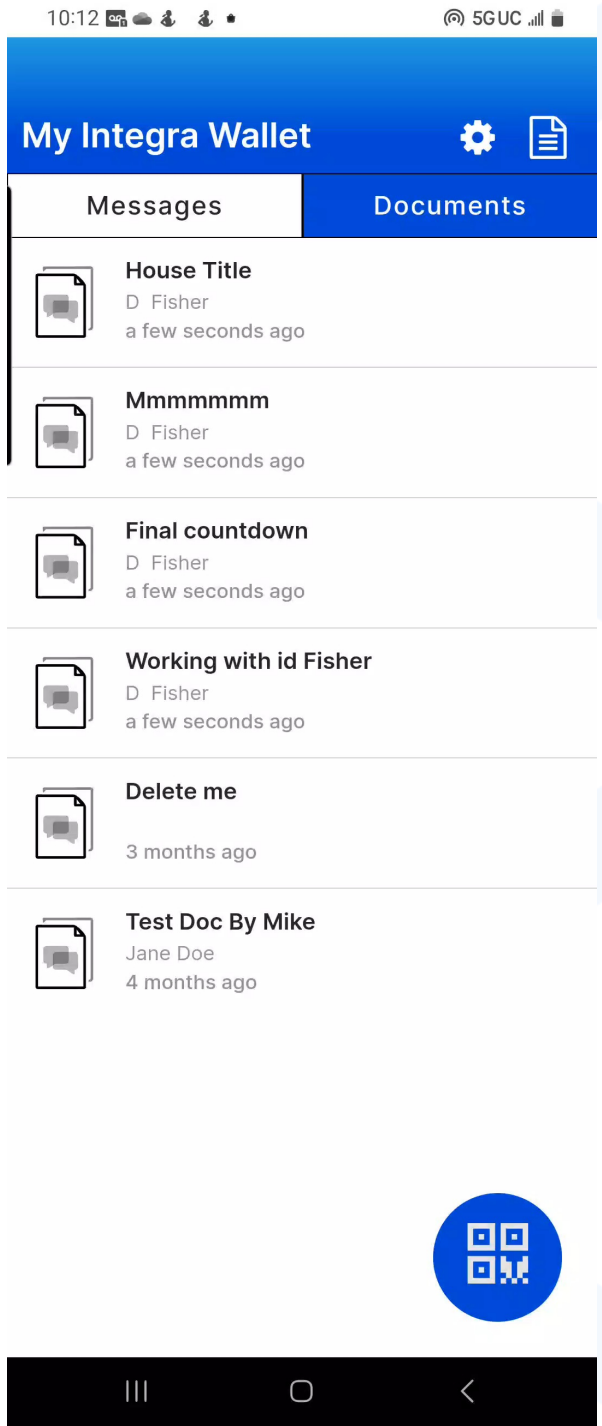
or click "Upload". You can use any PDF document or contract.

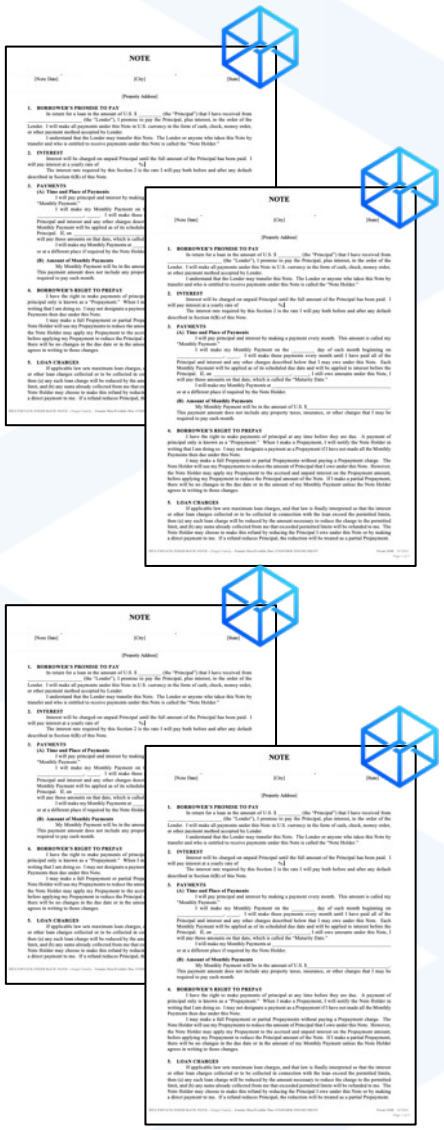
Upload document

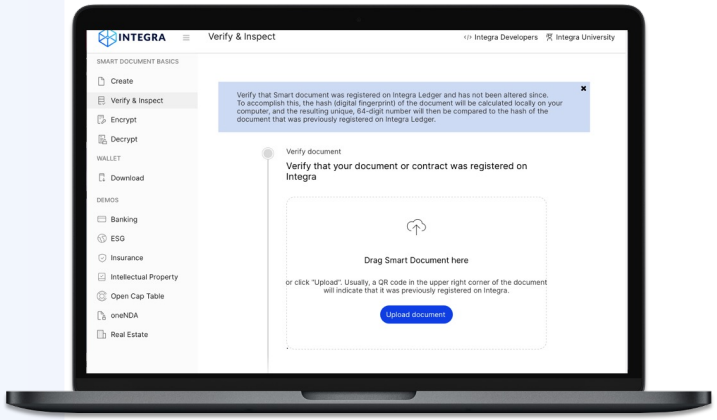
Integra Portfolio – Document Registration



Integra Portfolio – Document Messaging







Google

Microsoft

SAP

ORACLE

DocuSign

Adobe

box

salesforce

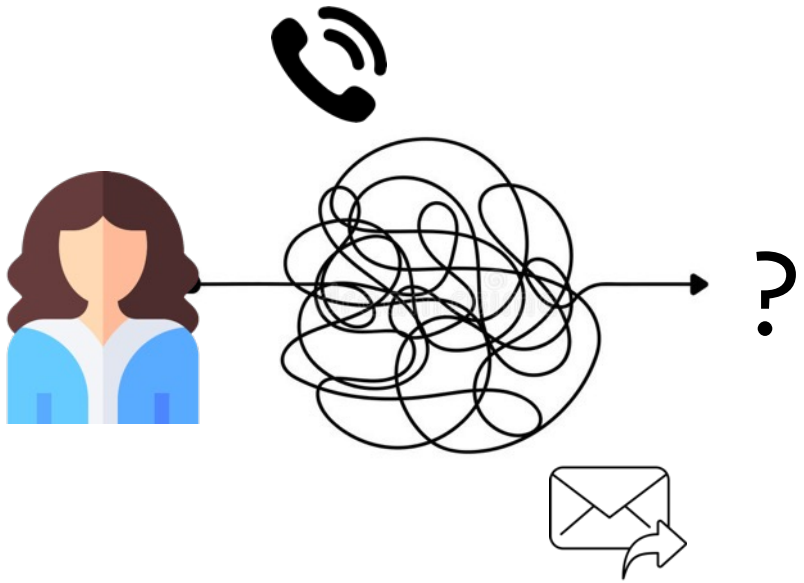
aws

Dropbox

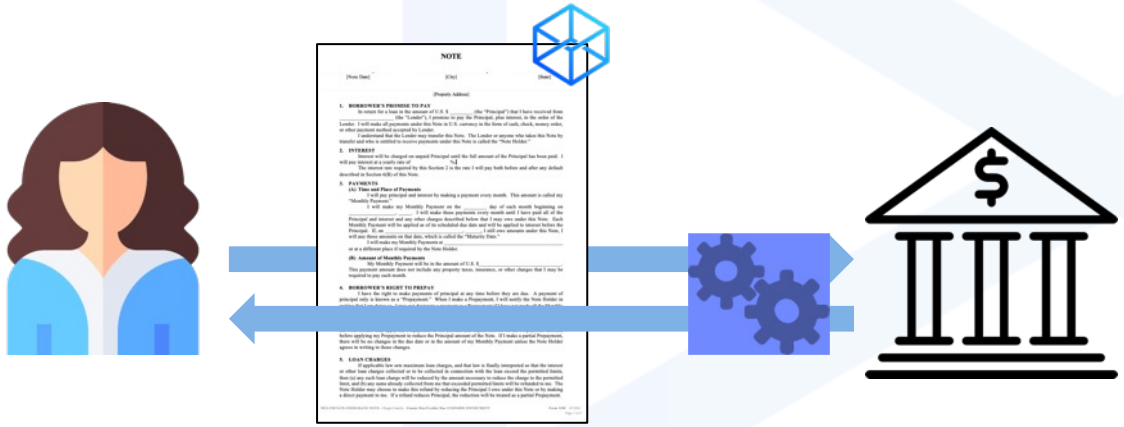
David Fisher

CEO

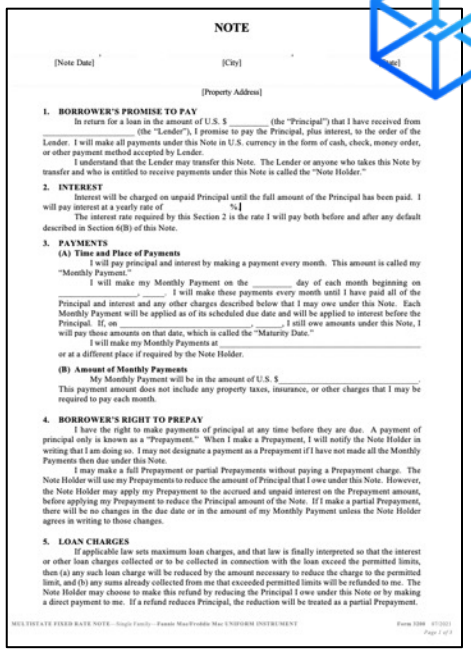
Before Integra



After Integra



It's like adding a private cell phone number for every contract



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MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 07/2021

Page 1 of 3

Every industry

Every relationship

Every situation

Every contract

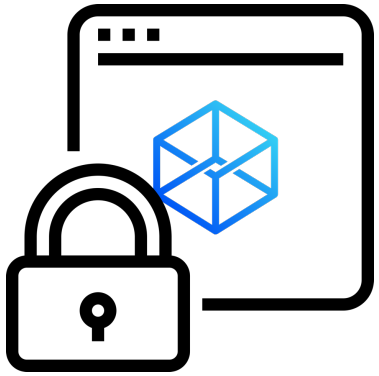
Directly connect the data

via the Integra ID of the documents

Mike Rinow

CTO

Extremely Private and Secure



- Run on your own private infrastructure
- User and organization identity are managed locally and privately.
- Integra does not issue user IDs or store user information.
- Neither documents nor personally identifiable information are stored on Integra.
- Document identities are self-generated. Only those in possession of a registered document know the association.

Simple APIs add Integra functionality to any software

Key Management

GET KeyForOwner

POST registerKey

Register Identity

POST RegisterIdentity

Token Management

Verify Identity

GET identityExists

GET identityExists QueryString

GET metadataexists

GET opt1exists

GET opt2exists

GET opt3exists

GET recordexists

GET ValueExists

GET **ValueExists QueryString**

Smart Doc API to manage smart docs.

POST `/analyze/` Accept PDF, verify it and return meta data if authentic

POST `/analyzeDocx/` Accept Docx file, verify it and return meta data if authenticated

POST `/pdf/`

POST `/doc/`

POST `/docxSmartDoc/`

POST `/xlsSmartDoc/`

POST `/docxSmartDocAutoOpen/`

GET `/QRVerify/{guid}`

GET `/recordExist/{guid}`

GET `/identityExist/{guid}`

GET `/publicKey/{id}`

POST `/verifyKey/{key}`

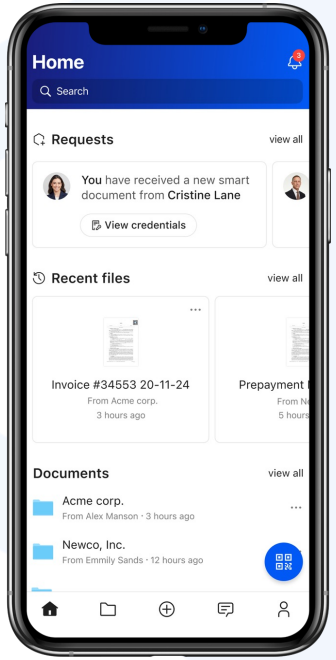
POST `/encryptWithPublicKey`

POST `/decryptWithPrivateKey`

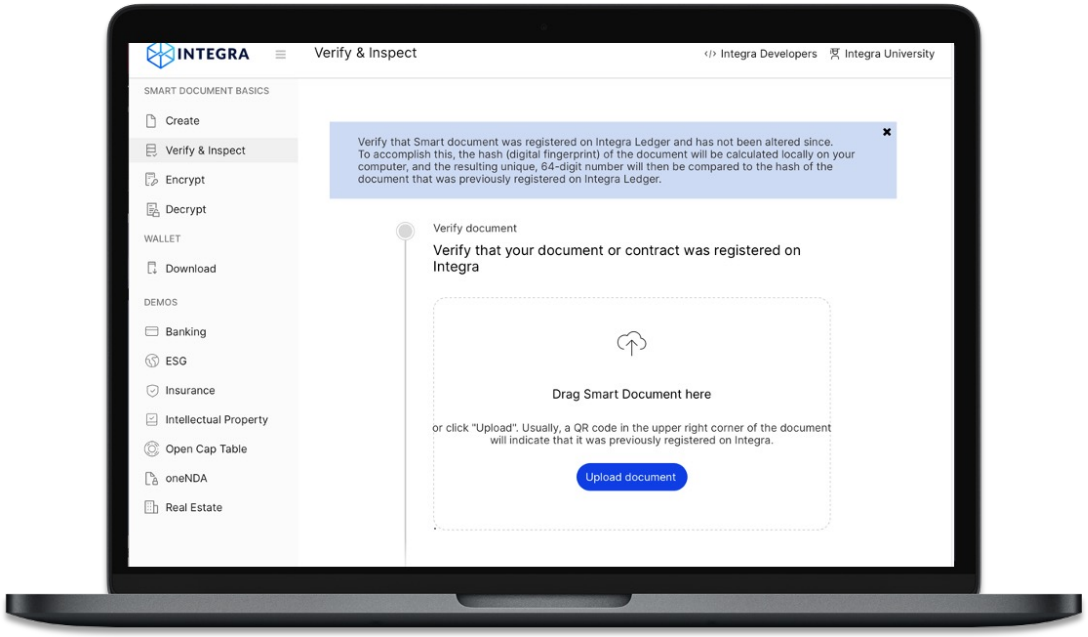
POST `/attestation/`

POST `/verifyAttestation/`

Integra Portfolio and Switchboard deliver for communication and automation



Integra Portfolio



Integra Switchboard

David Berger

Chief Scientist

HYPERLEDGER
FABRIC

FIREFLY

HYPERLEDGER
ARIES

kaleido

Working with Integra

- Join the Integra Development Cohort 2023 for full access to all Integra Ecosystem Technology. Invite clients to collaborate.
- Collaborate with Integra on a specific applications/integrations.
- Develop your own applications/integrations using Integra Ecosystem Technology, with Integra support as needed.

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