
RIGHT OF REPLY
Tell Your Truth

“It takes 20 years to build a reputation and five minutes to ruin it”

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Executive Summary

THE BUSINESS

Patented online platforms to provide rapid, low-cost and legally sound solutions to empower individuals to respond to negative online content through RoR and negative credit reports through RoCC. Powered by blockchain technology, RoRKEY, allows users to have a unique Digital Identity and personally reply to any content on the web

THE MARKET OPPORTUNITY

The world's massive online reputation and personal credit history markets, offering limited protection for individuals, by laws and regulations.

SUPERIOR PRODUCT

Right of Reply offers a series of tools allowing individuals to respond at the same time and relevance. Present the general public with access to multiple perspectives to form a full and unbiased opinion regarding a person, his financial history or an event.

BUSINESS MODEL

Right of Reply offers a pay per use API system to individuals, editors and newspapers, credit rating agencies and creditors.

INVESTMENT OPPORTUNITY

Raising 4.4 Mio £ at First Public Offering to finance Right of Reply's subscription growth targets and strategic acquisitions.

MANAGEMENT TEAM

Right of Reply is led by an experienced management team of serial entrepreneurs and seasoned professionals.

POSITIVE IMPACT

Right of Reply promotes private and constitutional rights and donates parts of proceeds to vulnerable people.

Problem

Increasingly, people are using two online indicators as proxies to determine an individual's character and trustworthiness:

- online content
- credit history

This reductionist approach is faulty, dangerous and unsustainable.

Online Reputation

Online reputations are people's most valuable asset, yet reputations can be built and lost in a matter of minutes.

It is increasingly difficult to determine the truthfulness of online content.

As questionable online media sources proliferate, virtually anyone can publish damaging an unfiltered information with limited recourse.

Laws and regulations are limited in their ability to fully protect one's online identity - applying only to registered, regulated media.

Financial History

Credit reports are notorious for their high error rates and providing a limited view of one's credit worthiness.

Credit reports make no distinction for the different rationales behind why individuals may have defaulted on payments.

For a large majority of the population, bad credit is often a function of unforeseen circumstances like sudden illness or divorce, and not a true reflection of their risk profile.

Credit report mistakes can lead to disqualification for mortgages and car loans, as well as increased insurance premiums and interest rates. In some cases, mistakes can prevent individuals from securing a job.

Market Validation

83 %

of executives rate managing reputation risk as more important than other strategic risks [1]

88 %

of adults agree or strongly agree that it would be very difficult to remove inaccurate information about them online [2]

3t %

of employers didn't hire an applicant because of online content [3]

2t %

Americans has an error on their credit report. [4]

3 %

5% of Americans are penalised because of errors on their credit reports. [4]

Deloitte 2014 global survey on reputation risk
Pew Research Public Perceptions of Privacy and Security in the Post-Snowden Era, 2014
Careerbuilder.com Survey 2014
US Federal Trade Commission

(1)
(2)
(3)
(4)

Right of Reply Ltd.

The Gold Standard of Reputation Management

Tell Your Truth

reply on credit check

www.rocnow.com

www.orkey.org

Negative online content

Negative credit reports

Threats to digital personal identities

Patented search, respond and publish functions based on blockchain technology

Empower individuals to respond to negative content with timeliness and relevance. Present the general public with access to multiple perspectives on specific content to form a full and unbiased opinion regarding a person or event.



Tell Your Truth

Tell Your Truth

Responding to negative online with timeliness and relevance

RoR is a leading online technology allowing users to respond immediately to any online misinformation or personal attacks with a low-cost and legally sound solution to protect and manage their online reputations.

WHO SHOULD USE IT?

Everyone who is browsing the internet to form an unbiased and complete opinion of facts and people.

Every public figure who wants to show their own side of the truth by replying to the online content about them.

Media outlets to let the people they mention reply to their articles and avoid future legal claims.

WHO SHOULD BENEFIT?

All Web Users by accessing multiple perspectives on specific content, including the perspective of the person cited, to form a full and unbiased opinion of them.

RoR Subscribers by accessing complete and updated personal information in an effective and non-contentious manner, and responding to negative content with timeliness and relevance.

The Media Industry by giving the people they mention in their articles the chance to reply voicing their truth, thus avoiding legal claims and giving their readers the full version of the facts.

Tell Your Truth

RoR integrates 6 uniques functionalities

RoR is a leading online technology allowing users to respond immediately to any online misinformation or personal attacks with a low-cost and legally sound solution to protect and manage their online reputations.



Search by Name

Search for a specific individual without confusing their information with others sharing the same name.



Review Content

A real-time press review of everything that has been posted, is being posted, or will be posted about you online.



Analyse Content

Get an unbiased and objective evaluation of the type of web content that concerns you. Analyse content based on circulation, accuracy, degree of defamation, and visualize frequency and importance of search results .



My Truth

Respond immediately to content, your response will appear next to the content link and will be visible to anyone entering the RoR site or by clicking on the RoR logo on other search engines.



Alert Past Viewers

Alert anyone who has viewed content in the past, that your response is now available.



Highlight Truthful Content

Select positive content you feel is most representative of you and ensure that content is placed at the top of search engine results.

Discover how it works, watch our videos!

Integrating RoR into search engines

RoR search engines

Subscribing to RoR


ROCC
reply on credit check

reply on credit check

Responding to negative credit history with timeliness and relevance

Reply on Credit Check (RoCC) is an online applied technology that enables users to review and respond to negative content regarding one's personal credit history. RoCC provides a wider range of data points and documentation to prove and assess credit worthiness in an effective and non-contentious manner.

WHO SHOULD BENEFIT FROM RoCC?

Individuals

RoCC enables individuals to correct credit report errors and share a full and complete picture of their financial history

right to express their truths regarding their financial history

Credit Reporting Agencies

RoCC provides a seamless opportunity for Credit Reporting Agencies to reduce consumer complaints and improve their reputation by delivering more accurate credit reports.

improve reputation and credit report accuracy

Creditors

Creditors can review a broader set of documents that would otherwise not appear in a traditional credit report to make a balanced and more informed choice on a person's creditworthiness.

access to a consumer's full and balanced financial history

Sharing truths does not guarantee an improvement on credit rating;
however, it allows creditors to make an informed choice without being automatically discredited.

RoCC
reply on credit check

5 tools to regain control of your financial reputation

RoCC's five patented tools let users regain control of their financial reputation by allowing them to explain, or annotate their credit history.



Who Can Read

Share credit report and responses to authorised persons/organisations



Check Credit

Receive a real-time credit report from all major credit rating agencies and receive updates with any new changes to reports.



Tell them Why

Refute errors in a credit report by uploading supporting documentation, share rationales for poor credit history allowing creditors to see a full picture of payments before determining credit worthiness



Check Why

At a glance, potential creditors can review consumers' uploaded documents and receive an unbiased and objective evaluation of the rationales justifying poor credit. Creditors can also analyse content not usually captured in credit reports (e.g. utilities and remittances), which can showcase positive payment history allowing them a more accurate assessment.

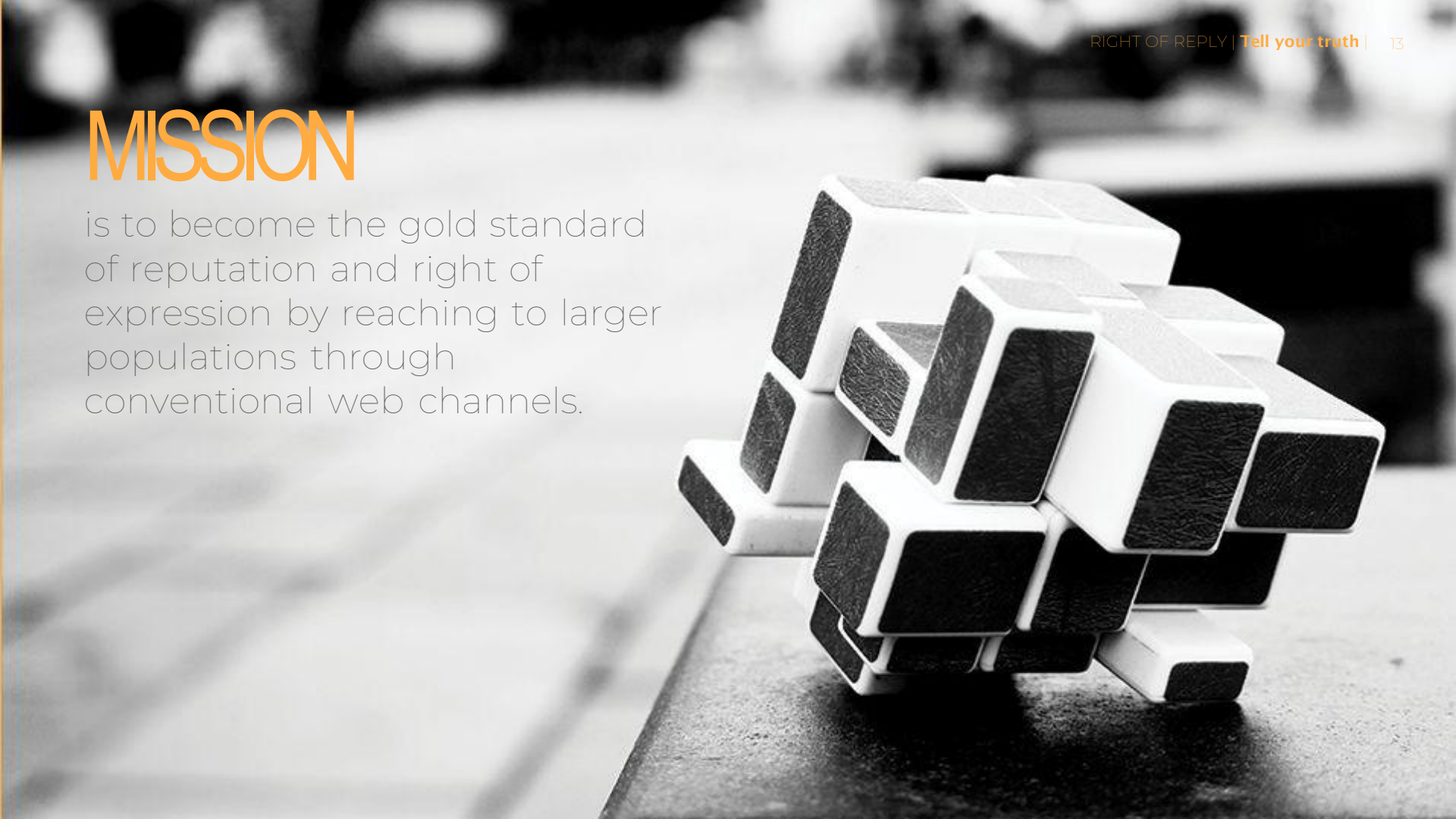


Good Payment

Upload documents that showcase a wider range of positive payment history and highlight personal financial responsibility to new creditors.

MISSION

is to become the gold standard of reputation and right of expression by reaching to larger populations through conventional web channels.



DISRUPTIVE PRODUCT ADVANTAGE

First to Market

for an effective, inexpensive response to web content

Patented technology

Innovative and proprietary algorithms

Real-time and effective

Responds to content with timeliness and relevance. Ensures point of view is circulated, read, and known.

Ease of Use

Intuitive functionalities to search, analyze, respond and highlight truthful content

Definitive

Enables access to complete and updated personal information

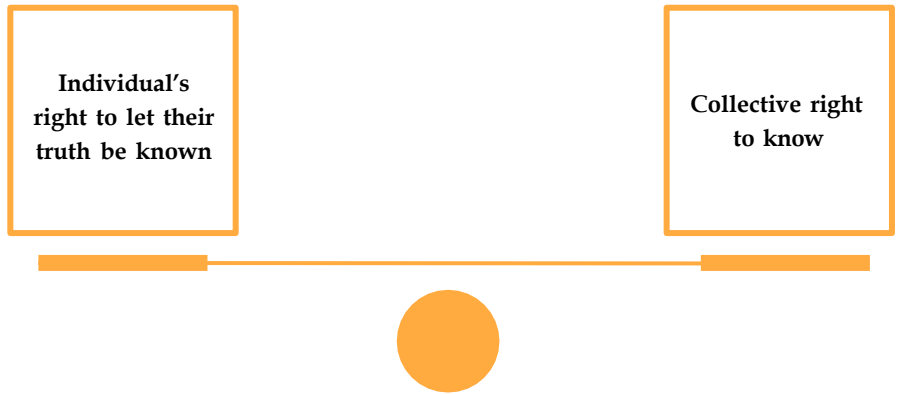
Legally sound

Promotes personal and constitutional rights in an effective and non-contentious manner

Promoting positive social impact

Right of Reply protects and exercises fundamental personal rights, such as the right to:

V. PERSONAL IDENTITY
2. FREEDOM OF EXPRESSION
C. RESPECT OF ONE'S PERSONAL IMAGE
4. PRIVACY
3. TRUTHFULNESS



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