

Smartphone penetration is growing at impressive rates. Despite the increasing number of people who have a smartphone in their pocket, the high cost of data and connectivity make it impossible for a large part of the world to have consistent access to the network. Most people in the world rely on pre-paid access to airtime and mobile data. Globally, the GSMA estimates that 73% of mobile phones are prepaid.

Siglo is a blockchain protocol for digital and financial inclusion. This means providing a sustainable way that the majority of the world can be more connected to mobile networks. More connected individuals are then able to access financial services that were previously unattainable.

The Siglo Protocol brings together and defines the interaction between the following stakeholders in this inclusive ecosystem:

- **Users**, even in developing markets, have a valuable asset: their attention and opinions. It is estimated that the average user's data is worth thousands of dollars. Siglo allows users to own, manage, protect, and monetize anonymized information that they choose to share.
- **Brands** and other sponsors spend billions annually to communicate with and learn insights from users. Siglo funnels these funds into the hands of the people who provide their non-private data, paying them with Siglo Tokens, that can be used to purchase connectivity for their mobile devices.
- **dApps** (decentralized apps) are built on the Siglo Protocol and connect brand sponsors with users, providing connectivity.

- **Network Operators** are happy with more highly connected users, at the expense of the brands who sponsored it.

Using dApps built on the Siglo protocol, users earn connectivity (airtime top-ups) as they interact — giving them the ability to be more connected than ever before. All of the four aforementioned stakeholders win: users are more connected, brands have an audience and learn valuable insights, developers monetize their dApps, and network operators increase their revenue per user.

THE SIGLO PROTOCOL

To provide free top-ups at scale, the Siglo protocol will be launched, creating the token that connects providers and brands with consumers who are directly rewarded with connectivity in exchange for engagement.

There are several reasons for creating a blockchain based protocol with a utility token: to create a store of value for a user's contributed non-personal data, a way to algorithmically distribute that value between stakeholders, and then a way to frictionless way to transfer that value between parties. Finally, a utility token serves as a means of payment for service, access, and products offered within the Siglo economy.

The Siglo Protocol will have three components: a token for transactions, a system of databases for secure and private data and anonymized information, and smart contracts for escrow accounts and defining relationships between stakeholders.

As the user base grows, datasets become more robust and brands' demand for consumer insights and engagement increase.

In addition to facilitating users' increased access to mobile networks, the creation of a decentralized network allows access to basic financial services, thus serving populations which were not previously covered by traditional banking.

MORE THAN AN IDEA

Siglo's value proposition is unique in that it is being launched into a market where loyalty and significant participation has already been achieved through the first Siglo dApp called Pig.gi, with an existing user base of 1.1 million users in Latin America. The Siglo protocol will be opened to other developers and stakeholders that promote financial and digital inclusion. Additional partnerships are already in the works and will be announced soon.

Siglo founders and brothers, Joel and Isaac Phillips, working with CTO Jorge Trujillo, first built and scaled the Pig.gi app that pioneered the model of democratizing the monetization of user attention and engagement and providing connectivity to users in emerging markets.

They have partnered with top brands in Latin America and brought on world-class advisors to build out the Siglo Ecosystem. Siglo will literally change the way a large part of the world accesses and participates in the Internet.